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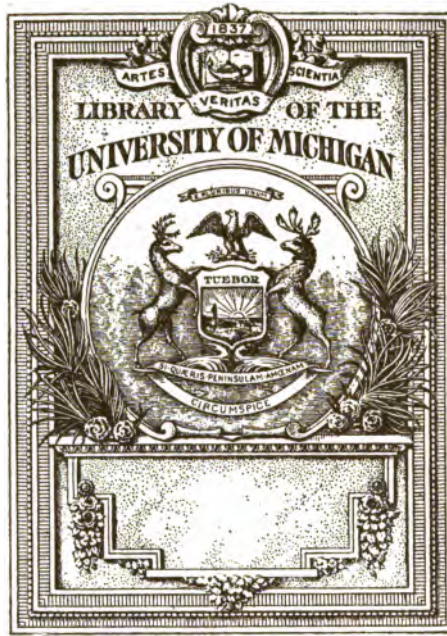
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OLD-AGE SUPPORT OF WOMEN TEACHERS

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OLD-AGE SUPPORT OF WOMEN TEACHERS



PROVISIONS FOR OLD AGE MADE BY
WOMEN TEACHERS IN THE PUBLIC SCHOOLS
OF MASSACHUSETTS

A STUDY BY
THE DEPARTMENT OF RESEARCH OF THE
WOMEN'S EDUCATIONAL AND INDUSTRIAL UNION
LUCILE EAVES, Ph.D., DIRECTOR

STUDIES IN ECONOMIC RELATIONS OF WOMEN

VOLUME XI

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OLD-AGE SUPPORT OF WOMEN TEACHERS
A STUDY OF PROVISIONS FOR OLD AGE MADE BY
WOMEN TEACHERS IN THE PUBLIC SCHOOLS
OF MASSACHUSETTS

INTRODUCTION

This account of the provisions for old-age support made by Massachusetts school teachers, and of their conditions of living during the period after retirement from active services, is a preliminary report of a co-operative investigation in which it is hoped to enlist groups of students, teachers and college graduates in many parts of the country. The undertaking was launched in December, 1919, when, on the recommendation of its Research Committee, the American Sociological Society authorized a continuation of its earlier efforts to promote a more definite focusing of the research activities of its members.¹ The need of the results of sound, inductive studies as a basis for activities by which the civilized world might retrieve some of the losses of the war; the difficulties of obtaining the financial support required for social research with the assistance of paid field workers; the waste of effort involved in the directing of students in innumerable minor investigations whose value must be slight because of necessary limitations in scope; and the example of the National Research Council's plans for the promotion of co-operative research in the natural sciences, all supplied potent arguments in support of the suggestion that members of the Sociological Society should be invited to co-operate in a centrally directed study whose results could be based on a mass of facts sufficient to give validity to generalizations and to justify the heavy costs of publication.

The superior facilities for conducting such an investigation supplied by the Research Department of the Women's Educational and Industrial Union of Boston, prompted the recommendation that its director be authorized to supervise, and prepare the final report of, the first experimental effort at co-operative social re-

¹Articles telling of the plans for this and similar co-operative investigations were printed in the *American Journal of Sociology*, March, 1920, p. 568, and in the *Journal of the Association of Collegiate Alumnae*, March and April, 1920, p. 14.

search. The subject, "How Self-Supporting Women May Provide For Their Old Age," was suggested because this topic seemed adapted to the group of full-time investigators who would work under Miss Eaves' personal supervision and, at the same time, was of sufficient general interest to appeal to students and women college graduates in all sections of the country. Its varied social significance is shown by the tentative generalizations of the final chapter of the present report. There will be many opportunities for lively debates in any group enlisting in the study of such a topic!

The American Association of University Women (formerly the Association of Collegiate Alumnae) has joined with the Sociological Society in the effort to promote co-operative social research. A national research committee has been organized and local committees are being established in many branches. Five of these committees are now enlisted in this first co-operative study, and no doubt other branches will be ready to contribute to the undertaking during the coming year. The gathering of facts which can be published in reports furnishing a scientific foundation for constructive betterment activities is a fitting service for organizations of women graduates of universities, and it seems probable that co-operative social research may become an important part of the activities of the newly reorganized Association.

Contributions to the present study of old-age provision by self-supporting women may be made in three ways:

First, individuals who read this preliminary discussion may send information about their own or their friends experiences which is like that embodied in this report, and so suitable for incorporation in the final presentation of the results of the co-operative investigation.

Second, any group of students or self-supporting women may read this report of the experiences of Massachusetts teachers and discuss carefully the questions presented in its summary chapter. The results of such debates will have much scientific value since they will be based on varied experiences in many sections of the country. A secretary should summarize the conclusions reached and her report should be submitted for endorsement by the group before it is forwarded to Boston for use in the final volume.

Third, groups of university graduates or students may make studies of teachers or of other self-supporting women similar in

scope to those made in the Research Department of the Women's Educational and Industrial Union of Boston. Assistance in such investigations will be given by Miss Eaves or by sociology professors in neighboring universities.

Additional reports dealing with older women employed in Boston retail stores, with workers in Lynn boot and shoe factories, and with the records of insurance companies, are available for the guidance of co-operating investigators. The results of their studies may be published in local papers and then forwarded to Boston for use in the summary of findings which may thus be made national in scope.

This preliminary report is an exemplification of the policies which we wish to promote in the investigations of wider scope. Many persons contributed the facts presented in the tables and charts. We avail ourselves of this opportunity to extend hearty thanks to the school officials who assisted our field workers by supplying records or by arranging opportunities for interviews; to tired teachers who remained after school hours in order to answer questions which seemed somewhat personal; to correspondents from many parts of the state who wrote delightful letters giving us the benefit of their experiences; and to officials in charge of the records of the Boston and the Massachusetts Teachers' Retirement Funds. The four fellows of the Research Department, working under my direction, visited the retired Boston teachers, copied records and prepared the tables and charts. We co-operated in the preparation of the outline of topics to be discussed in the final report, and then divided the labors of literary presentation in the manner suggested by the names attached to the different chapters of the book. In order to give greater unity to the final report and to bring the material within the limits of our resources for publication, some editing and revising of these chapters have been necessary. Miss Caroline E. Heermann, my research assistant, has verified our tables and copied our manuscripts. If groups of investigators in other parts of the country will combine varied talents in promoting similar studies, the final outcome of our experiment in co-operative research will be a volume of great interest and of general significance.

Lucile Eaves, Director Research Department,
Women's Educational and Industrial Union.

CONTENTS

INTRODUCTION

PAGE
3-5

By LUCILE EAVES

CHAPTER I—PERSONAL CHARACTERISTICS AND LENGTH OF SERVICE OF WOMEN TEACHERS OF MASSACHUSETTS

By ELNA ANDERSON

Sources of information—Characteristics of the group studied—
Length of service. 11-23

CHAPTER II—ECONOMIC STATUS OF MASSACHUSETTS WOMEN TEACHERS WHILE IN ACTIVE SERVICE

By MABEL A. STRONG

Salary schedules by types of schools—Uses made of earnings—
Amounts spent for board and room—Investments for further
education and travel—Support of dependents—Expenditures
for health—Supplementary sources of income—Part-time
work—Aid from relatives—Inheritances—Savings and their
investments—Age periods when savings were made—Methods of
investing savings—Plans for saving—Conclusions. 24-38

CHAPTER III—RESOURCES OF MASSACHUSETTS WOMEN TEACHERS AT THE TIME OF RETIREMENT

By ALICE CHANNING

History of teachers' pensions in Massachusetts—Voluntary mutual
benefit societies—Massachusetts Annuity Guild—First legisla-
tion establishing the Boston Teachers' Retirement Fund Asso-
ciation in 1900—Legislation providing publicly supported pen-
sion systems—Boston pension acts of 1908 and 1910—Massachu-
setts state pension system—Comparison of the Boston and
State systems—Amounts of pensions received—Disability al-
lowances of Boston and State teachers—Amount necessary to
supplement pensions—Savings as a resource for after-retirement
support—Value of savings measured in annuities—Reasons for
small amounts saved—Large savings of exceptional women—
Total income received by Boston teachers from earnings and
pensions—Sources from which incomes from earnings are supple-
mented—Conclusions 39-62

CHAPTER IV—OLD-AGE LIVING CONDITIONS OF
RETIRED BOSTON TEACHERS

PAGE

BY SARAH LOUISE PROCTOR

Probable length of life after retirement—What becomes of the teacher after retirement—Living arrangements—Dependents—Extent of financial independence—Old or young companions—General social interests—Part-time work—General valuation of the old-age life of teachers.

63-84

CHAPTER V—QUESTIONS FOR DISCUSSION BY CO-
OPERATING INVESTIGATORS

BY LUCILE EAVES

1. What proportion of the teachers depend on their own exertions for means of support after retirement from active services?
2. Would it be reasonable to maintain that, during the period of gainful employment, a self-supporting woman should make the portion of her old-age provision which a well-planned life would assign to those years?
3. Is it probable that the unmarried women of the family will accept an increasing burden of responsibility for the care of its dependents?
4. How will these altruistic services affect their ability to make necessary provision for old-age incapacity?
5. What forms of old-age insurance are best adapted to the needs of self-supporting women?
6. When should teachers begin setting aside savings for old age?
7. What forms of investment are best suited to the needs of teachers?
8. How may teachers co-operate in making provision for old age?
9. What avocations are suited to the period after retirement?
10. What personal and social adjustments have been found to promote the happiness of retired teachers or other older professional women?

85-100

APPENDIX

Care of Older Women Employes by Boston Retail Stores. Statistical Tables Cited in the Text. List of Unpublished Statistical Tables. Schedules 101-120

LIST OF CHARTS

CHART	PAGE
I. Ages of Retirement of Boston Women Teachers, 1908-1920 . . .	15
II. Ages of Retirement of Massachusetts Women Teachers, 1914-1920	17
III. Length of Service of Boston Teachers, 1900-1920	23
IV. Methods of Spending Margin of Income Above Cost of Necessities During Definite Age Periods, by Active Massachusetts Women Teachers	29
V. Percentage Distribution of After-Retirement Allowances Received by Massachusetts Women Teachers	49
VI. Relative Standards of Living of Boston Retired Teachers . . .	67

LIST OF TABLES

TABLE	PAGE
1. Ages of Retirement of Boston Women Teachers, 1908-1920 . . .	14
2. Ages of Retirement of Massachusetts Women Teachers, 1914-1920 .	16
3. Condition of Faculties of 115 Retired Boston Teachers	18
4. Length of Service of Massachusetts Women Teachers Prior to Sep- tember 1, 1919	19
5. Length of Service of Retired Boston Women Teachers	19
6. Length of Service of Retired Massachusetts Women Teachers . .	20
7. Length of Service in Boston Schools of Women Teachers as Indi- cated by Changes Noted at Five-Year Intervals in the Names Registered in the Boston Educational Directory—Percentages (Numbers in Table 22)	22
8. Amounts of Earnings Remaining to Massachusetts Teachers after the Average Cost of Board and Room has been Deducted from the Average Salary	27
9. The Age Periods Covered in Reports of Experiences Furnished by 190 Active Massachusetts Teachers	28
10. Average Savings of Active Massachusetts Women Teachers in Given Age Periods	33
11. Forms of Investment Reported by 174 Active Massachusetts Women Teachers	35
12. City of Boston Pensions to which Retired Teachers are Entitled . .	46
13. Total Pensions from all Sources Received by a Sample Group of Re- tired Boston Women Teachers	50
14. Funds Accumulated from Savings by a Sample Group of Boston Re- tired Teachers	53
15. Annual Incomes of Retired Boston Teachers from Pensions and Sav- ings from Salaries	57
16. Number of Years Intervening Between Retirement and Death of Women Teachers Based on Records of the Teachers' Retirement Association, 1900-1920	65
17. Living Arrangements of Retired Boston Women Teachers	70
18. Dependents Cared for by Retired Boston Women Teachers . . .	71
19. Nature of the Relationship of Dependents Cared for by Boston Women Teachers and the Kind of Help Rendered	72
20. Occupations of Retired Boston Women Teachers	80

TABLE	PAGE
21. Length of Service of 190 Active Massachusetts Women Teachers (Sample Group for whom Schedules were Obtained)	109
22. Length of Service in Boston Schools of Women Teachers as Indicated by Changes Noted at Five-Year Intervals in the Names Registered in the Boston Educational Directory—Numbers (Percentages in Table 7)	109
23. Age Periods when Active Massachusetts Teachers Reported Expenditures for Professional Advancement	110
24. Age Periods when 147 Active Massachusetts Teachers Had Dependents	110
25. Age Periods when 174 Active Massachusetts Women Teachers Made Savings	111
26. Age Periods when 174 Active Women Teachers Made Investments	111
27. Amount of Support Given to Dependents by 147 Active Massachusetts Women Teachers	112
28. Methods by which Active Massachusetts Teachers Supplemented Their Salaries	112
29. Savings of Active Massachusetts Women Teachers	113
30. Annual Allowances Paid from the Massachusetts Teachers' Retirement Fund, 1914-1920	113
31. After Retirement Allowances Received by Massachusetts Women Teachers	114
32. Pension Received from City of Boston by a Sample Group of Retired Boston Women Teachers	114
33. Expectation of Life of Women at Different Ages Based on The American Experience Table Mortality Rates	115
34. Ages at Death of Retired Massachusetts Women Teachers 1914-1920	115

PERSONAL CHARACTERISTICS AND LENGTH OF SERVICE OF WOMEN TEACHERS OF MASSACHUSETTS

CHAPTER I

Sources of Information

The statistical background for this study of the old-age support of Massachusetts school teachers was furnished by the following public records and reports: The Massachusetts Teachers' Retirement Association, the Boston Teachers' Retirement Fund Association, the reports of the Boston Teachers' Mutual Benefit Association, the Massachusetts Annuity Guild, the Boston Teachers' Relief Fund, the reports of the Boston School Committee, the report of the Massachusetts Special Commission on Teachers' Salaries (1920), the report of the Massachusetts Commission on Pensions (1914), and the report of the Joint Special Committee on Pensions (1921).

In order to give life to the study, personal visits were made to about 150 Boston active and retired teachers. School officials and officers of the various teachers' organizations were consulted to learn the history of the efforts to provide for a comfortable old age and to obtain details of the various pension plans. Visits to the teachers were time-consuming, since only one or two could be interviewed in each visit made after the close of school, and so it was decided to complete the collection of data by correspondence. About 1500 letters and questionnaires were sent to Boston and Massachusetts women teachers who had served for fifteen years or more. One hundred and eighty-five letters were sent to Boston retired teachers who could not be reached by personal visits. As is commonly the experience of investigators, only a small per cent (13) responded. Some of these replies were incomplete but gave interesting bits of information which have been used in the general discussions. Three hundred and five schedules were sufficiently complete for tabulation. This number included 115 retired Boston teachers and 190 active teachers of whom 105 were state and 85 were Boston teachers.

Characteristics of the Group Studied

Undoubtedly New England traditions have been preserved more completely in Massachusetts because of the influence of its public school teachers. More than 90 per cent of the Massachusetts teachers who were studied and 80 per cent of their mothers and fathers were natives of New England. The fact that so many teachers have continued to live in their home towns with their families may be an explanation of their willingness to accept the low salaries which have been characteristic of New England schools. Of the teachers who were not natives of New England, only 2 per cent were foreign born and less than 20 per cent of their parents were foreign born. Practically all of these foreign born teachers and parents came from England or some of the British possessions. There may be subtle variations by nativities in devotion to family, willingness to make sacrifices for relatives and natural ability to save for old age, but the data obtained in the course of this investigation are not sufficiently complete for such generalizations.

Practically all of the group studied were unmarried. Of the 190 active teachers, 182 were single, 5 married and 3 widowed. Of the 115 Boston retired teachers, 103 were single, 1 married, 1 divorced and 10 widowed. The fact that 93 per cent of the teachers had never assumed the responsibilities of married life does not imply that these women were free from family cares. It will be shown later in the discussion that they had many family responsibilities which lessened seriously their ability to accumulate savings for use after retirement from active service.

Massachusetts teachers are a well-trained group of professional women. Of those whose records were studied in the course of this investigation, practically all were high school graduates. About three-fifths of the active teachers and more than two-fifths of the retired teachers were graduates of normal schools; one-fifth of the active teachers were college or university graduates; and a few had advanced degrees or had attended graduate schools. Education tends to raise the standard of living, as it develops a taste for such things as travel, books and good music. It will be seen readily that the living conditions of teachers must be better than those of many groups of working women, and that, in order to insure their

happiness after retirement, there should be no serious decline from the standards to which they have become accustomed.

A discussion of the health of teachers is limited by the lack of general morbidity statistics, making comparisons impossible. Some interesting facts were brought out by the investigation, however. Teaching is an arduous occupation which demands the best that the teacher has to give. On the other hand, one would expect teachers to understand the fundamentals of the care of health, and they have long vacations for recuperation. Both points of view were impressed upon the investigators who visited the Boston retired teachers. Some of the teachers were found to be worn out by long service; others were vigorous in spite of advanced years. An illustration of the latter case was Miss Z, who was eighty-six years old when interviewed. Her life had been one of unusual activity in her profession and of service to her friends and relatives, and her health had always been excellent. She advised other teachers "to work—and live simply." Of the 115 retired teachers studied, 45 reported good health, 43 average and 27 poor. Diseases of the nervous system were the most frequent of the ailments reported.

No accurate data could be obtained to show the number of teachers retiring for disability, because "length of service" is recorded whenever possible to avoid the inconvenience of a medical examination which is required of invalidity annuitants under the regulations of the Boston Retirement Fund. Some idea of the number of those retiring for disability may be gained by noting the ages of retirement. It is unnatural that a teacher should wish to leave her profession within a few years of the age when she could retire with a full pension, unless she is incapacitated in some way. The recent report of the Joint Special Committee on Pensions¹ shows that of the teachers retiring under the provisions of the Boston pension system, about one-third retired before the age of sixty, one-half before sixty-five and about three-fourths before seventy. Table 1.

¹pp. 144-153.

TABLE 1. AGES OF RETIREMENT OF BOSTON WOMEN TEACHERS.¹ 1908-1920

AGES	Teachers of Ages Specified who Retired in 1908 to 1920	
	Number	Per Cent
Total,	242	100.0
Under 60 years,	84	34.7
60 to 64 years,	37	15.3
65 to 69 years,	58	24.0
70 to 74 years,	63 ²	26.0

¹Data taken from Report of the Joint Special Committee on Pensions (1921), pp. 144-153. Sixty teachers who retired under special provision are omitted. Mass. Acts of 1910, Chap. 617.

²Forty-nine teachers (20.2 per cent) retired at the age of 70.

Many of the retired teachers retained full possession of their faculties as is shown by Table 3.

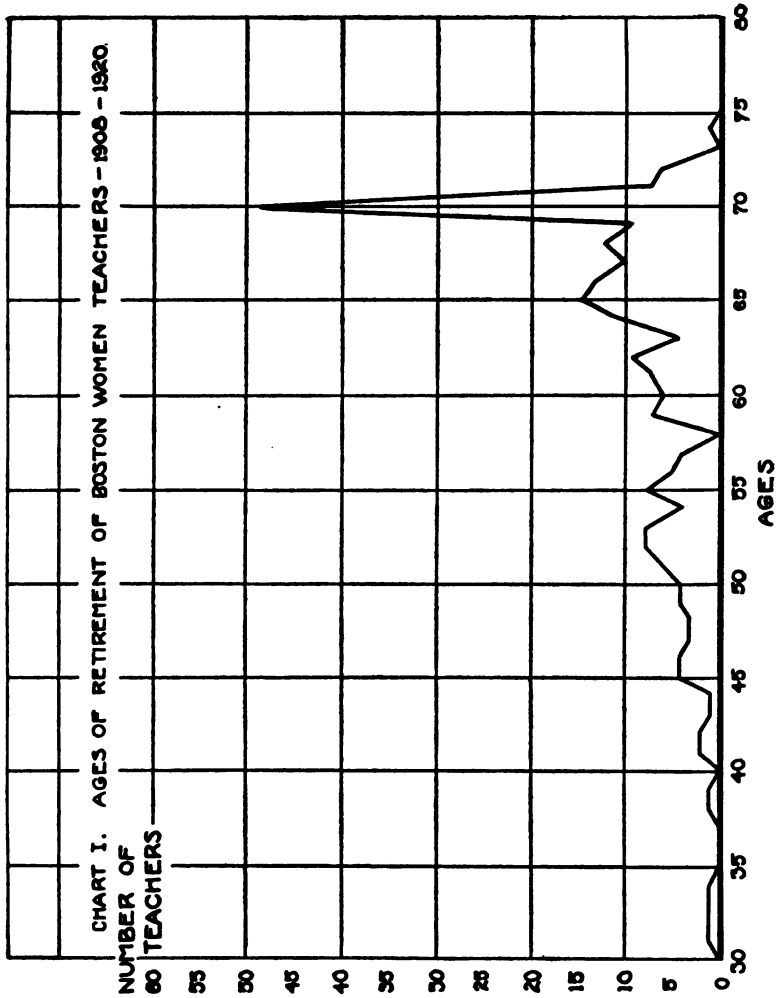


TABLE 2. AGES OF RETIREMENT OF MASSACHUSETTS WOMEN
TEACHERS. 1914-1920

AGES	Number of Teachers of Ages Specified Who Retired in 1914-1920							
	Total 1914- 1920	1914	1915	1916	1917	1918	1919	1920
All ages,	415 ¹	114	52	48	66	56	54	25
Under 60 years,	33	—	—	—	10	14	7	2
60, . .	62	9	7	9	18	8	10	1
61, . .	38	9	7	5	3	3	8	3
62, . .	30	12	1	4	6	2	1	4
63, . .	25	8	1	4	3	5	2	2
64, . .	25	1	9	5	3	4	2	1
65, . .	25	7	6	3	2	5	1	1
66, . .	19	2	3	6	—	—	5	3
67, . .	21	7	1	2	5	3	3	—
68, . .	15	9	2	3	—	1	—	—
69, . .	27	7	2	1	5	6	4	2
70, . .	58	9	10	6	11	5	11	6
71-75, .	28	25	3	—	—	—	—	—
Over 75 years,	9	9	—	—	—	—	—	—

¹Fifty-nine retired teachers who have died are included in this table.

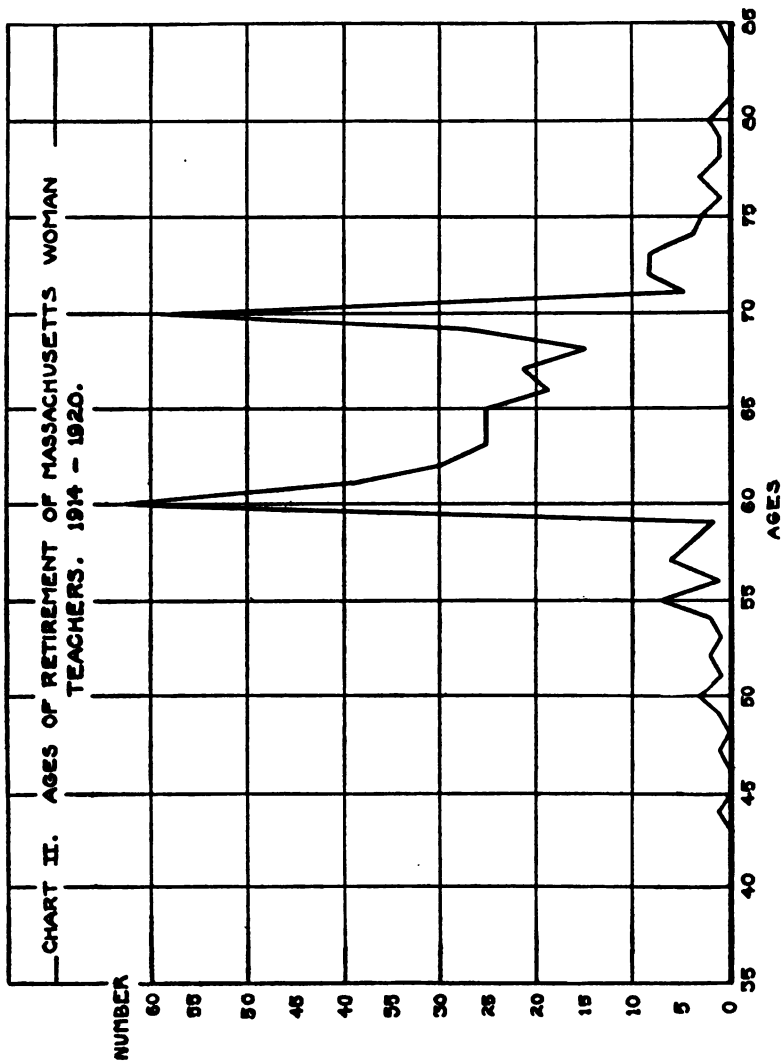


TABLE 3. CONDITION OF FACULTIES OF 115 RETIRED BOSTON TEACHERS

	Number of Teachers Reporting ¹ Faculties as Specified;	
	Sound	Impaired
Total,	67	48 ¹
Hearing,	91	24
Sight,	91	24
Memory,	98	17

¹One mentally unbalanced and 1 speech impaired.

Superior qualities of character of the retired and older active teachers impressed the investigators during their visits. The high-mindedness of these teachers, devotion to their profession, a beautiful self-sacrificing spirit toward relatives and friends who needed their help, and a sweet, wholesome view of life were met with daily. Surely the generation of children who have been privileged to come under the influence of these superior women have profited by such an experience! Does the present generation of school children come under the guidance of as fine a type of teachers as has that of the past—is a question which each community should consider. The question was raised during the investigation: "Were the exceptionally pleasing characteristics of the retired teachers the results of superior birth and breeding, or the product of the discipline of a long life of unselfish efforts for others?"

Length of Service

Contrary to popular assumption, a large number of women make teaching their life work. Ten per cent of the Massachusetts teachers in service January 1, 1920, had taught thirty or more years and nearly 40 per cent had taught fifteen or more years. Table 4. About 75 per cent of the retired Boston teachers and nearly 80 per cent of the state retired teachers served in the profession for more than thirty years. Tables 4 and 5.

Many teachers give years of service to one community. Nearly two-fifths of the Massachusetts teachers have served for ten or more years in the city or town where they are now employed. About three-fifths of the Boston teachers have served in that city for ten or more years. Tables 7 and 22. This condition has

TABLE 4. LENGTH OF SERVICE OF MASSACHUSETTS WOMEN TEACHERS PRIOR TO SEPTEMBER 1, 1919¹

YEARS OF EXPERIENCE	Number of Teachers whose Years of Service Were as Specified:	
	Number	Per Cent
Total,	17,442	100.
None,	698	4.0
Less than 1 year,	304	1.7
1 year and less than 5,	3,886	22.3
5 years and less than 10,	3,497	20.1
10 years and less than 15,	2,424	13.9
15 years and less than 20,	2,106	12.1
20 years and less than 25,	1,563	9.0
25 years and less than 30,	1,226	7.0
30 years and less than 40,	1,341	7.7
40 or more years,	397	2.3

¹Applies to teachers in service January 1, 1920. Data obtained from Report of Commission on Teachers' Salaries, pp. 129-130.

TABLE 5. LENGTH OF SERVICE OF RETIRED BOSTON WOMEN TEACHERS¹

YEARS OF SERVICE	Number of Teachers Whose Length of Service was as Specified:	
	Number	Per Cent
Total,	302	100.
20 years or less,	28	9.3
21 to 25 years,	24	7.9
26 to 30 years,	27	8.9
31 to 35 years,	67	22.2
36 to 40 years,	41	13.6
41 to 45 years,	60	19.9
46 to 50 years,	44	14.6
51 years and more,	11	3.6

¹Data obtained from the Report of the Joint Special Committee on Pensions, pp. 144-153.

TABLE 6. LENGTH OF SERVICE OF RETIRED MASSACHUSETTS WOMEN TEACHERS¹

YEARS OF SERVICE	Number of Teachers Whose Length of Service was as Specified:	
	Number	Per Cent
Total,	358	100.
20 years or less,	14	3.9
21 to 25 years,	26	7.3
26 to 30 years,	36	10.1
31 to 35 years,	62	17.3
36 to 40 years,	67	18.7
41 to 45 years,	79	22.1
46 to 50 years,	62	17.3
51 years and more,	12	3.3

¹Data obtained from Report of the Joint Special Commission on Pensions, pp. 71-82.

changed slightly in the last twenty years. There seems to be a tendency for teachers to remain in the Boston schools longer than they did formerly. Chart III.

The pension provisions which went into effect in Boston in 1908 and in the state outside of Boston in 1914, have undoubtedly encouraged teachers to remain in the profession. Of course the law now bars those who might wish to teach after the age of seventy, but Boston teachers show a tendency to teach up to the age of seventy. Chart I. Since 1914 sixty and seventy years have been the most frequent ages of retirement for the state teachers. Chart II.

It is evident that there is a considerable number of women who have given the best of their earning years to teaching in the public schools. Teachers are retired with the assumption that they are no longer fit for service and it is too late for them to find another occupation. One teacher writes dramatically: "I can imagine nothing more pitiful than the old teacher. She has given body, mind and soul to her work. She has been expected to keep herself up to the mark. There have been no exemptions because of advancing age. Up to the moment of 69 years, 364 days she has been assumed to be absolutely efficient and ready to adopt any new work or fad proposed. And then—the clock strikes 70! And she is thrown out as useless clay. Tell a child he is useless and you

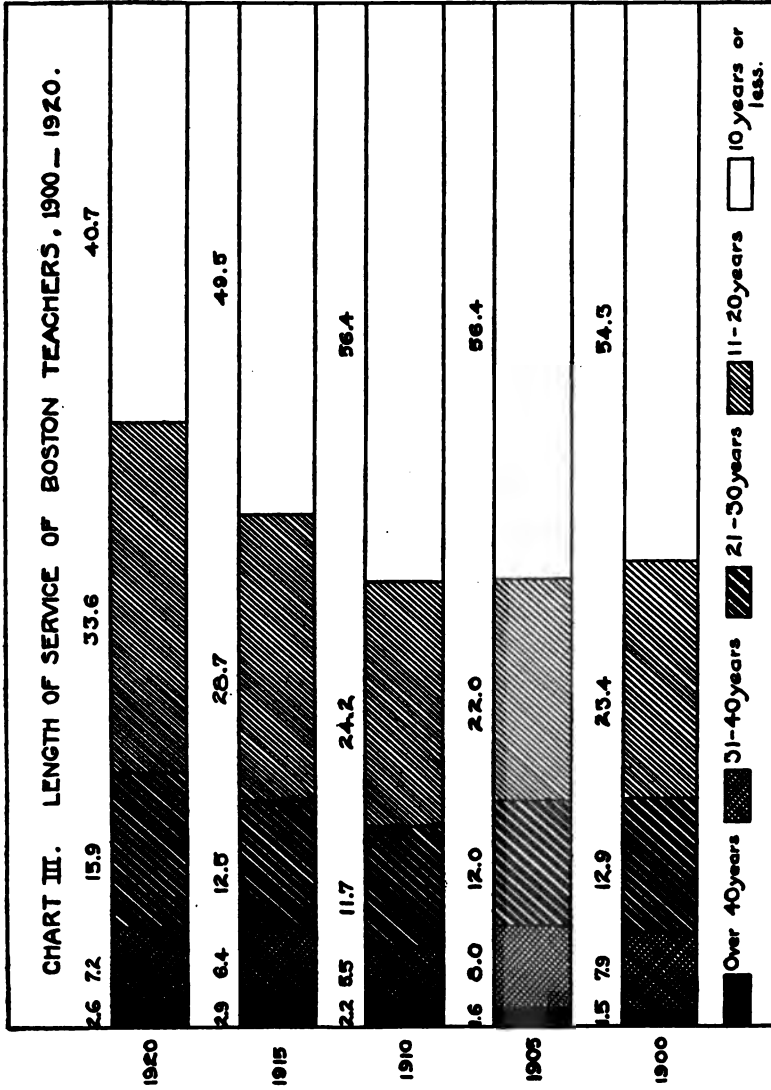
take a long step toward making him so. Tell a woman she is worthless—well, is it any wonder our retired teachers age years in the first few months when their life interest is denied them, their worthlessness thrust upon them, and they can only grope pitifully?”

It has been shown that there is a considerable number of women who have made teaching their life work, and who have given years of service to one community. These teachers have a right to expect a comfortable living during both active and retired periods. Support for the after retirement period must come either from savings or from some form of pension. The extent to which these are available for the women teachers of Massachusetts will be shown in the following chapters.

TABLE 7. LENGTH OF SERVICE IN THE BOSTON SCHOOLS OF WOMEN TEACHERS AS INDICATED BY CHANGES NOTED AT FIVE-YEAR INTERVALS IN THE NAMES REGISTERED IN THE BOSTON EDUCATIONAL DIRECTORY¹

LENGTH OF SERVICE	Per Cent of women teachers who had served for periods specified prior to the last appearance of their names in the Educational Directories of the dates stated					
	1900-1920	1920	1915	1910	1905	1900
Total,	100.00	100.00	100.00	100.00	100.00	100.00
Less than 6 years,	29.24	23.33	24.49	34.33	34.98	33.02
6 to 10 years,	21.35	17.42	24.93	22.07	21.34	21.30
11 to 15 years,	15.77	19.27	16.85	14.64	13.93	11.67
16 to 20 years,	11.33	14.32	11.94	9.56	8.05	11.73
21 to 25 years,	7.59	9.77	7.75	5.89	8.35	5.06
26 to 30 years,	5.54	6.12	4.77	5.85	3.61	7.78
31 to 35 years,	4.15	3.86	4.51	2.38	5.29	5.37
36 to 40 years,	2.73	3.35	1.82	3.07	2.82	2.53
41 to 45 years,	1.39	1.20	2.00	1.49	1.09	.93
46 to 50 years, . . . . .	.64	1.02	.69	.52	.30	.49
51 years and more, . . . . .	.25	.34	.25	.20	.24	.12

¹Percentages based on data in Appendix, Table 22.



CHAPTER II

ECONOMIC STATUS OF MASSACHUSETTS WOMEN TEACHERS WHILE IN ACTIVE SERVICE

INTRODUCTION

Has the average woman teacher in the Massachusetts schools received a sufficient salary during the past 30 years to enable her to make adequate provision for her old age?

It has been shown that the average teacher who makes teaching her life work has an income period¹ long enough to provide for the years after retirement. Whether or not this provision is made depends on three things: 1st, the amount of the salary; 2nd, the portion of the earnings which are spent in providing for the teacher and her dependents; 3rd, the accumulation of savings through individual thrift. Let us consider the first of these factors.

AMOUNTS OF EARNINGS

Incredibly low initial salaries were received by Massachusetts teachers. One woman writes us, "I began teaching at a salary of \$180 a year." Imagine trying to live and save on a salary which paid less than 50 cents a day! We must remember that, though a teacher may work only forty weeks, she must live fifty-two. Of the teachers entering the profession between 1870 and 1900, two-thirds began with less than \$500. Only two received a salary of \$900 or more. The largest number,—approximately one-third of the whole group,—received between \$400 and \$500.

That experience did not bring large additions to these salaries is evident from recent reports showing average earnings of Massachusetts teachers. In 1890² the average salary of the woman teacher was \$526. This rose slowly to \$586 in 1900. It was \$744 in 1910³ and \$837 in 1915. The great increase in teachers'

¹Appendix, Tables 21 and 22.

²The data for 1890 and 1900 were obtained from our schedules. As these were quite incomplete in regard to salaries, the figures for these two dates can be relied on only to show trends.

³The data for 1910, 1915, and 1920 were taken from the 1920 Report of the Special Commission on Teachers' Salaries.

salaries which was due to the war, the increased cost of living, and the loss of many valuable teachers to other more lucrative fields, occurred between 1915 and 1920. In the latter year the average salary was \$1,326.93; a rise of 58.5 per cent over 1915, 78.4 per cent over 1910, and 152.3 per cent over 1890.

Small towns and rural communities have granted larger percentages of increase than the larger towns and cities. Two reports from teachers located in small towns will show the contrast between earlier and later salaries. "I have always had a small salary,—never \$600. Last year we as teachers were given \$1000." "Until within the last two years, I never received over \$700 a year and am now getting \$1400 a year." Though the percentage increase in salaries in the rural communities has been greater than in the cities, there is still a large discrepancy between the two. When the teachers are arranged in four groups¹ in accordance with the size of the place where they taught, the difference in the salaries of Groups I and IV was \$490 in 1910 and \$728 in 1920. In 1910, Group IV received 48 per cent of the income of Group I; in 1920, 51 per cent. Only 8 per cent of the teachers of Massachusetts on January 1, 1920, were receiving less than \$800 a year.

The minimum legal salary for teachers on January 1, 1920, was \$550 for towns not exceeding \$1,000,000 valuation. This means an average weekly salary of \$10.58. The legal minimum wage of paper box workers was \$15.50 a week. However, the average salary of all Massachusetts teachers in 1920 was \$1,326.93; of elementary teachers, \$1,237.83; of high school teachers, \$1,695.48. Thus the average weekly income of Massachusetts teachers varied from \$23.80 for elementary teachers; \$25.52 for all teachers; to \$32.61 for high school teachers.

USES MADE OF SALARIES BY MASSACHUSETTS TEACHERS

Changes in Cost of Living

The bulk of the earnings of the teacher are spent for the necessities of life,—food, clothing, and shelter. We have seen how

¹In this discussion, the classification as employed by the Massachusetts Department of Education has been used.

Group I—38 cities.

Group II—75 towns of 5,000 population or over.

Group III—116 towns of less than 5,000 population having high schools.

Group IV—225 towns of less than 5,000 population not having high schools.

teachers' salaries in Massachusetts have increased 78.4 per cent between 1910 and 1920. During these same years, the cost of living has increased 99.7 per cent,¹ so that a teacher receiving the average salary of \$1,326.93, in 1920, had only the purchasing power of a salary of \$613.46 in 1910. This was \$130.46 less than the average salary then paid. The feeling of the teachers in regard to cost of living increases is expressed by one of their number as follows: "I find my expenses have increased in the past ten years more than 150 per cent. I have been forced to give up subscriptions to magazines and papers as a luxury to be denied rather than an equipment to be constantly in use: that too in the face of the fact that the salary has been increased. It has always, however, lagged far enough behind the increased cost of living to drain the small savings and forbid new ventures." One hundred per cent² or higher increases of salaries of elementary teachers have been granted only in one-third of the Massachusetts towns and cities. These teachers are as well or better off financially than they were in 1910. Ninety per cent of the towns and cities have failed to raise their high school teachers' salaries the 100 per cent necessary to meet the 99.7 per cent increase in living expenses. It is evident, then, that the increase in salaries for the past few years has been more apparent than real, so that opportunities for saving at the present time do not differ greatly from those of the period prior to the advances in salaries.

Amounts Spent for Board and Room

Any effort to estimate the cost of board and room is complicated by the fact that nearly three-fifths³ of the teachers lived at home. While it was impossible to get data for exact amounts paid, quotations from their letters⁴ show that some paid full board, some partial board, while others paid no board but contributed to the expenses of the home or furnished its luxuries. "They depend on what I pay to supply the luxuries." "My salary was barely a liv-

¹Report of Necessities of Life, House Document, 1500. A Special Commission on Teachers' Salaries Appointed by the Governor, 1920, pp. 25-27.

²Report of Special Commission on Teachers' Salaries, 1920, p. 125.

³In 1920, 57.04 per cent of all the teachers of the state were living at home; 64.1 per cent of Group I; 49.1 per cent of Group II; 45.4 per cent of Group III; 38.9 per cent of Group IV. 1920 Report, Special Commission on Teachers' Salaries.

⁴These letters were received in answer to the schedules sent to Massachusetts teachers. See page 116.

ing wage and there were always necessities to be bought for the home." Some were helped rather than helping: "At first I saved a great deal as I paid no board." "I have always lived at home and had more done for me than a self-supporting woman does."

The average cost of board and room in January, 1920, for teachers living away from home, ranged from \$7.80 a week for Group IV¹ to \$11.30 a week for Group I, with an average for the State of \$10.72 a week.² Assuming that these sums were paid throughout the year, we can compute the yearly average for board and room.³ When this amount is subtracted from the average salary, the margin available for all other expenses is obtained. Table 8.

TABLE 8. AMOUNTS OF EARNINGS REMAINING TO MASSACHUSETTS TEACHERS AFTER THE AVERAGE COST OF BOARD AND ROOM HAS BEEN DEDUCTED FROM AVERAGE SALARY

	Average Weekly Cost of Board and Room for January, 1920 ¹	Average Yearly Cost of Board and Room	Average Salary for January 1, 1920	Margin above Cost of Room and Board	
				Amount	Per Cent
State,	\$10.72	\$557.44	\$1,326.93	\$769.49	57.8
Group I,	11.30	587.60	1,497.92	910.32	60.8
Group II,	10.20	530.40	1,103.33	572.93	51.9
Group III,	9.35	486.20	913.29	427.09	46.8
Group IV,	7.80	405.60	768.69	363.09	47.2

¹Special Commission on Teachers' Salaries, pp. 126 and 26.

This margin must supply the cost of clothing, dental and medical care, a reasonable amount for recreation, and an allowance for the expenses which teachers are called upon to meet because of their positions. This latter item includes professional magazines, tickets bought to help pupils, clothes and medical aid for poor pupils, and traveling expenses for week-end visits. One teacher who has kept a very careful clothes budget, reports, "My clothes allowance has risen from \$50 to \$200 in the 29 years I have been teaching." In the study of teachers' budgets made by a committee of teachers from all the state, \$250 is allowed for clothing; while the teachers of Brookline claim that \$300 is necessary.

²See p. 25, foot-note 1.

³Report of Special Commission on Teachers' Salaries, 1920; p. 126.

⁴This average will seem very low to many. In a study of Brookline teachers, the average amount for board and room reported by the teachers was \$854.71. Another estimate by teachers who came from various parts of the state allowed \$780 for these items.

Composition of Group Studied

The discussion of the spending of the remaining margin is based on reports from a group of 190 active teachers, 85 from Boston, and 105 from other parts of the state. Schedules and letters were sent to teachers with more than 15 years of experience, as they would be more interested in after-retirement plans and their experiences would be of more value in this study. Of the 190 teachers who sent in schedules sufficiently complete for use, 5 per cent were under 40 years of age, and 70 per cent were between 40 and 60: thus three-fourths were below the lowest age for retirement with a pension.¹ Table 9.

TABLE 9. THE AGE PERIODS COVERED IN REPORTS OF EXPERIENCES FURNISHED BY 190 ACTIVE MASSACHUSETTS TEACHERS

AGE PERIODS	Number of Teachers of Specified Ages who Reported Experiences	Number of Teachers Reporting Their Experiences in Specified Age Periods ^a
Total Reporting,	190	190
Under 20 years,	—	188
20-29, . . .	1	188
30-39, . . .	9	187
40-49, . . .	61	178
50-59, . . .	68	117
60-70, . . .	49	49
Age not stated, .	2	—

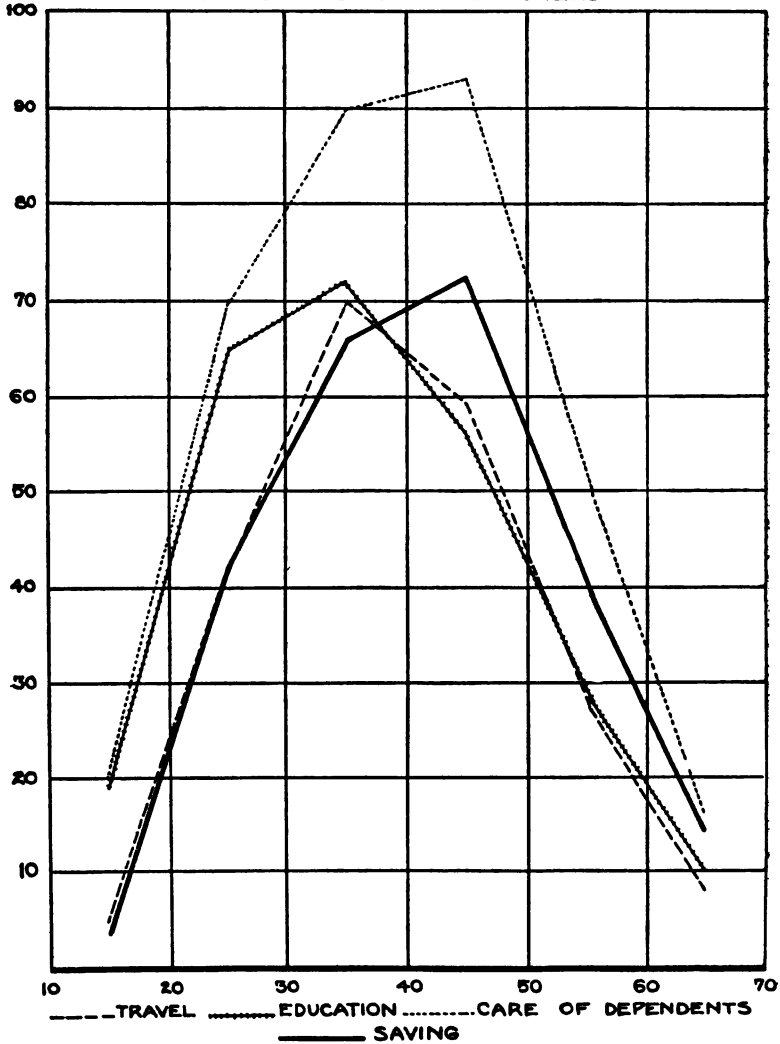
^aSince the older teachers reported for each preceding 10-year period, this series is cumulative. Thus the 49 teachers who were in the age group, 60-70, reported their experiences for each preceding decade and are added to the number of teachers whose ages classed them in the other groups.

Investments in Further Education and Travel

Among these teachers a favorite way of using the surplus above the cost of living has been investments for improving or maintaining their professional standing. Three-fourths of the teachers reported expenditures for travel or further education. Of this number, three-fifths had invested in both. Professional gain frequently resulted from such investment; one teacher worked her way up from a teacher of the third grade to the head of a department in a large city high school: "A great deal of my savings were spent in broadening my education by study and travel. Had I

¹Appendix, Tables 23-26.

CHART IV. METHODS OF SPENDING MARGIN OF INCOME ABOVE COST OF NECESSITIES DURING DEFINITE AGE PERIODS BY ACTIVE MASSACHUSETTS WOMEN TEACHERS.



not spent this, it would have helped considerably later, but I felt it a necessary investment." Traveling and more education have made possible financially better positions, and have also prevented teachers from getting into stereotyped ways of thinking. One teacher exclaims, "Don't scrimp yourself of travel and change to the extent of dwarfing your mind, narrowing your interests, drying up your sympathies."

About two-fifths of the teachers invested in travel and education between the ages of 30-39. The second largest number of investors was found in the 20-29 age period in education, and in the 40-49 age period in travel. After 50, a noticeable decline occurred in the number using either method of improvement. Table 23, Chart IV.

Only one-fourth of the teachers could not or did not invest in travel and further study. The feelings of this group are thus expressed by some of their number: "I cannot afford this much desired luxury." "I never had the courage to drop my work and venture to speculate on myself by borrowing funds—my meagre salary was very precious not to me alone but to others."

Support of Dependents

The care of dependents falls heaviest on the teacher during those years when she should be saving money for her after-retirement support. Table 24, Chart IV. Between 40 and 49¹ over half of the teachers helped others. Almost as many aided their families between 30 and 39, and 50-59. Below 30 and over 60, the burden was lighter.

Four-fifths of the teachers studied spent part of their earnings in the care of dependents. Table 24 and 27. Eight-ninths of those giving total support and seven-tenths of those giving partial support helped either one or two persons. Two-thirds of the totally supported and one-half of the partially supported dependents were women.¹ Among the dependent women, mothers, aunts, and sisters were mentioned most frequently. On many schedules we found, "I took care of my widowed mother." Reports of full support given to fathers or brothers usually stated that they were invalids. The large amount of partial support

¹Tables 24, 27. Tables 18 and 19 report the care of dependents by Boston retired teachers.

given the men took the form of assistance in the education of younger brothers or of nephews: "I helped my three brothers through college." "I am helping a beloved nephew through college." The forms of support most commonly reported were, the making of homes, monetary assistance and education.

A great part of the support was given to those of the previous generation from whom no return can be expected when the teacher is old. One of the teachers who lives with an old aunt almost eighty, writes us: "The situation has been this frankly: As the generation of Aunt X grew old and unable to work, they came home—with or without funds—and settled down to await the end. There are two with us now, both over 80." If the teacher is handicapped by caring for others, we must not expect her to provide adequately for her own old age. "If one is a teacher and has dependents, she will have no use for methods of saving and investing because there won't be anything to save."

Some return in old age might be expected when help is given to younger brothers and sisters, nieces and nephews. Two views of the probability of this return are given. "My losses have resulted largely from trying to help individuals to secure an education or some other advantage." "I am counting * * * on sufficient gratitude from the young people whom I have helped out to give me a home if I want one occasionally during the year, and I am happy to say that I have no doubt of their generous return."

In caring for others, the teacher not only loses but gains. The monetary loss was offset in one-fourth of the cases by an inheritance of money or of a home. The greatest gain, however, was in broadened interests and quickened sympathies. This is well expressed by one teacher: "I do not consider the situation of those who have relatives to whom they have to give help, nearly as deserving of sympathy as that of those who have no relatives at all. I do not see why the woman teacher should not expect to be of some use to her family just as much as a man to his. * * * I have found in the few cases among my acquaintances, where they were contributing to the support of the coming generation, that their interest in life was so much keener and their feeling that it was all worth while so much stronger, that if it had not been for the pitying attitude of friends, one would have thought they were earning

an additional salary, instead of having to spend what they did earn on a larger number of people."

Expenditures for Health

No definite data can be given for the amounts spent for doctors and hospital bills, as the schedule did not call for the information. Fifteen teachers voluntarily mentioned that sickness or operations had drained their savings. Doubtless there were others who did not mention expenditures for health. "I have been handicapped by poor health and a long hospital experience which made quite an inroad in my small savings." Teachers who had good health recognized it fully as the blessing it is: "I have had marvelous health. For 19 years I never lost a dollar of pay." "I have had and am in perfect health."

Supplementary Sources of Income

Part-time work was undertaken by one-sixth of the 190 teachers in order to supplement their salaries which were inadequate to meet the cost of living and the care of dependents. This part-time work not only filled a financial need—bringing in from \$50 to \$700 a year—but provides an avocation¹ for the teacher which may prove to be a source of income, interest, and pleasure after retirement.

Another method by which the salaries were supplemented was by aid of relatives. One-sixteenth of the teachers were furnished with homes, and one-tenth spent their vacations at home without cost. Inheritances were another form of aid, from relatives.

SAVINGS AND THEIR INVESTMENT

Effect of Inheritance on Savings

Does the knowledge that she will inherit money tend to make the teacher neglect saving or does it rather increase her savings? Does the fact that the teacher inherits money show that she came of thrifty stock? An incident in answer to the first question is the following: "I never saved as I expected to inherit from a rich uncle. He died and left the money to someone else." Over

¹Appendix, Table 28.

one-fourth, 26.8 per cent, of the group had inheritances. Of these, one-fourth received \$2,000 or less. In only one case did the inheritance exceed \$20,000. One-half of those who received inheritances saved \$4,000 or over.¹ This sum will purchase an annuity to begin at the age of 65 of about \$383, which, added to the average pension of \$400-\$500 for the state and \$500-\$600 for Boston, would make a minimum wage income.

Let us compare these savings with those of the remaining three-fourths of the teachers who had no inheritances and so were in need of greater savings. Three-fifths of this group saved less than \$4,000. The average amount saved during various age periods is given in Table 10.² Those with inheritances saved an average of

TABLE 10. AVERAGE SAVINGS OF ACTIVE MASSACHUSETTS WOMEN TEACHERS IN GIVEN AGE PERIODS

AGE PERIODS	Teachers with Inheritance	Teachers without Inheritance
Under 20 years,	\$250.	\$250.
20-29, . . .	625.	485.
30-39, . . .	825.	795.
40-49, . . .	1,333.	1,092.
50-59, . . .	958.	1,078.
60-70, . . .	—	714.

\$4,734 as compared with \$3,015 for those without inheritances. Thus it might seem that teachers with inheritances were as a whole of a thriftier stock, as three-fourths of both groups cared for dependents, but this statement should be qualified by the fact that it is possible that the teacher who inherits may have less exacting financial demands in the care of her dependents. It is true also that the additional income from the inheritance may have made possible a larger margin for savings.

Age Periods When Savings Were Made

"Every woman can save something if she gives up enough." "Saving means continual sacrifice." "Strictest economy which I have always detested seems the only way to save for a woman who has only a salary to depend upon." At what ages are women most

¹This saving is from the earnings.

²Appendix, Table 29.

willing to make these sacrifices or to apply the hard discipline of economy? Too frequently it requires a realization that old age is approaching in order to compel the teachers to make provision for it. Four-fifths of the 174 teachers who saved gave the age periods when these savings were made. The largest percentage of teachers saved between the ages of 40 and 49, the same age period when the care of dependents was most burdensome. Table 29, Chart IV.

Younger teachers do not think of providing for their old age. It either seems too far off or they are planning to leave the profession to go into other lines of work or to get married. There is a good foundation for this planning, for in 1919,¹ 999 of the 1,772 teachers leaving Massachusetts schools, or about 5 per cent of the total teaching force, left for the above two reasons. Teachers who do remain in the profession wish for an earlier realization of the necessity of saving. "I wish that the subject of saving and investing could be made a vital appeal to young working women. While responsibilities are light, health good, earning capacity increasing, saving should begin and the right sense of values be developed, that superficial wants should be looked at fairly, and spending for the most part be for more permanent enjoyments." It would seem that the usual way for the teachers is to care for those dependent on them, improve themselves by education and travel, advance to their maximum and then provide for their old age.

Only 16 of the 190 teachers studied had made no savings. By saving is meant all money put aside for old-age provision exclusive of any amount saved through pension systems. It is interesting to note that of the 105 state teachers only 54 or a little over half said that they were saving the necessary 5 per cent of their salaries in the Massachusetts Teachers' Retirement Association. Four definitely said that they did not belong to the Association and 47 or almost half did not mention it. Of the 85 Boston teachers, 41 were contributing the \$18 a year to the Boston Teachers' Retirement Fund Association, 4 did not belong, and 40 gave no information. All teachers entering the Boston schools since 1900 must belong to the Boston Teachers' Retirement Fund Association. All teachers entering state schools exclusive of Boston, since 1914,

¹1920 Report of Special Commission on Teachers' Salaries, p. 12.

must join the Massachusetts Teachers' Retirement Association. The teachers who were in the service prior to these dates have the opportunity of joining these associations.¹

Forms of Investments of Savings

All the savings of these teachers, exclusive of the pension savings, were placed in six forms of investment: Savings banks; insurance, including life, endowment, and annuities; liberty bonds; co-operative banks; stocks and bonds;² real estate, including house and lot, and mortgages. Table 11.

One-fourth of all the investments were made in the savings banks. "The form of investment best for teachers is the Savings Bank. Their salaries are too meagre to take the risk of failure outside the banks. They must first seek safety; after that, interest.

TABLE 11. FORMS OF INVESTMENT REPORTED BY 174 ACTIVE MASSACHUSETTS WOMEN TEACHERS

FORMS OF INVESTMENT	Investments Reported:	
	Number	Per Cent
Total,	374	100.0
Savings Bank,	97	25.9
Insurance,	63	16.8
Liberty Bonds,	61	16.3
Co-operative Bank,	59	15.8
Stocks and Bonds,	47	12.6
Real Estate,	36	9.6
Unknown,	11	2.9

Where else will you find that except in banks."

Insurance, co-operative banks and liberty bonds were forms of investment which came next in popularity, each absorbing about one-sixth of the number made by teachers. Endowment policies were the favorite form of insurance. The advantages of the annuity were appreciated by many. "I have taken out an annuity bond which will pay 10 per cent on my investment from the time I am 65. I consider that my best investment."

¹For a discussion of these two pension systems, see report by Alice Channing on the Resources of the Public School Teacher at the Time of Retirement Chapter III.

²Stocks of Public Utility Corporations were chosen most frequently for these investments.

The use of co-operative banks as means of saving money seems to be increasing in popularity among the teachers as nearly all have a good word for it: "For years I have put so many dollars every month into a co-operative bank and it has seemed at times like a gold mine." "I think co-operative bank shares, which are safe, pay a high rate of interest and demand monthly payments, are to be recommended." "They gave me my first \$1,000."

No doubt the Liberty Bonds were purchased from motives of patriotism as well as because they were safe investments. Thus we have three-fourths of all investments in such conservative forms as savings and co-operative banks, insurance and liberty bonds.

Half of the teachers intrusted their savings in only one or two forms of investment, while only 2.6 per cent tried as many as five forms. Caution in investing savings was characteristic of the teachers. The following quotations are indicative of this,—“Those who have little can run less risks in the search for higher per cents than those who have more.” “The Savings or Co-operative Banks are the safest places for a teacher to put her money. She cannot afford the nervous strain of uncertain or large dividends.” “Never make any investments without the advice of 2 or 3 highest authorities on the subject.”

Constructive Plans for Saving

The teacher's problem for saving is a complicated one. It can be carried to extremes as some realize: "Balance carefully the desirability of saving. There is a real danger of professional women, especially teachers, saving so hard that they stunt themselves." It may be entirely neglected as others realize: "To speak frankly, I have found my co-laborers as a class lacking in thrift. Many spent regularly the entire monthly salary before it was due." Or a reasonable view may be taken: "I certainly wish to say that people do not realize early enough the needs of the future. On the other hand perpetual skimping and saving is narrowing and tends to embitter one toward life. To strike the happy medium is certainly the difficult and desirable thing to at least attempt." As another teacher expresses it, "Somewhere between stinginess and unwise generosity, between miserliness and wastefulness is—I suppose—a road of wise saving. How a teacher

can save sufficient sums to secure her old age—and we live to old ages—I have not yet found out.”

Three different plans of saving, successfully used by several teachers, have been selected as examples:

The first of the three plans, as tried by various teachers is as follows. Invest in something that demands regular payments, as co-operative banks or insurance. Save regularly and systematically. This plan, a favorite one, is thus expressed: “It is advantageous to invest in co-operative stock or in such a regular plan that she (the teacher) will estimate it as part of her living expense rather than what may be left at any period.” “Make it compulsory to be met as a debt.” “Always live on less than your salary.”

The second plan is similar but involves the use of a budget planned for individual needs, and allowing for saving. “Make a budget for next month when the salary is received and put away all left.” “Get a budget suited to your salary and stick to it! You can’t manage an income without paper and pencil.”

The third plan is to build a house with the help of a loan society and save by paying the debt thus contracted. The pressure of a debt seems to be stronger than the urge to save: “My salary was very small. I could not save but I could *pay bills* if I had promised to do so. I had a two flat house built for me and so arranged that I could rent rooms to teachers and live myself on the second floor. I had saved the enormous (?) sum of \$200 and with \$200 more left me, I began to pay for the house which then cost me \$4,100.”

CONCLUSION

We have seen that the average salary of the woman teacher in Massachusetts has increased from \$525.92 in 1890, to \$1,326.93 in 1920. Her average board and room in 1920 has been \$557.44, leaving her a margin of \$769.49 from which must be deducted amounts for clothing and other necessary expenditures. Various ways of using the margin that is left have been studied. Two-sevenths of the teachers have entirely supported some member of their family, two-thirds have partially supported others. Travel and education have used more of the margin; nearly three-fifths of the teachers availing themselves of both. These expenditures have helped in keeping the outlook of the teacher keen and

sane. The care of others has helped to keep her "human." For some teachers, ill health has used up all available savings.

One-sixth of the teachers have been assisted by relatives either through having a home offered them for the whole year or for vacations. One-fourth have received inheritances.

Due to family cares and inadequate salaries, many teachers have had to supplement their salaries by part-time earnings. These occupations have disclosed a number of interesting avocations which should prove helpful to after-retirement plans.

CHAPTER III

RESOURCES OF MASSACHUSETTS WOMEN TEACHERS AT THE TIME OF RETIREMENT

History of Teachers' Pensions in Massachusetts

Public school teachers in the state of Massachusetts have as a minimum resource at the time of retirement the pensions established by law. These pensions, paid from the public funds of city or state, were provided for teachers in Boston and some other cities in 1908, and for all teachers in the state in 1914. The Boston teachers augment the city pension by a small annuity from the Retirement Fund provided by a teachers' association founded in 1900. This system of pensions has been a gradual growth which began with the founding of mutual aid and insurance societies in 1890.

Voluntary Mutual Benefit Societies

The movement of the teachers for mutual insurance was a consequence of their concern over the lack of an organized old-age provision. Dependent on their own initiative, with salaries barely sufficient for daily existence, the teachers of the '80s and '90s found the problem of meeting the future doubly difficult. Some teachers, who retired and had no families on whom to rely, were in desperate straits. As one of the older teachers remarked, "The hat was continually passed among the active teachers for subscriptions." With the needs of the future before them, undoubtedly influenced by the social insurance plans which were being tried out in Europe and by the fraternal orders springing up in America, the teachers got together and founded mutual benefit societies.

Boston Mutual Benefit Society

Two of these, the Boston Teachers' Mutual Benefit Society and the Massachusetts Guild, still exist. Started with enthusiasm but in ignorance of actuarial principles, they ended in comparative failure. The Boston Mutual Benefit Society, dating back to

1889, planned to divide its income equally among retired members and expected that the annuities would amount to \$300 a year. The money for annuities was to be derived from assessments of 1 per cent on salaries,¹ which would have resulted in per capita payments of \$8 to \$10 a year. Funds obtained in this way were to be supplemented by proceeds from entertainments and by bequests from interested individuals. During the first five years \$75,000 were raised by two bazaars, and there were also some bequests. Since membership was not compulsory, younger teachers, who were not worried about their future, did not join; as a result older teachers were in the majority. Some who had paid in very little to the fund retired and received allowances of \$300 or even, in four cases, of \$600 a year. There was a decrease in new members and the annuitants increased at a more rapid rate than the fund. It became evident that the assessments were too small although membership for fifteen years before retirement was soon required. The maximum allowance, at the present time, is \$40 a year, or 4 per cent of the former salary. There has been one new member in six years and the 270 annuitants outnumber the 240 active members. If the original funds, \$140,000 had not been well invested, the society would now be, as its treasurer remarked, "defunct." Ninety-five of the 115 teachers visited in the course of the investigation receive benefits from this Society amounting to from \$37 to \$40 a year.

Massachusetts Annuity Guild

The other surviving society, the Massachusetts Annuity Guild, founded in 1893 for teachers outside Boston, has much the same history. The assessments of 1 ½ per cent, \$7.50 to \$15 a year, were not sufficient; membership consisting of older rather than of younger teachers was not compulsory; and the number of annuitants increased more rapidly than the income. The annuities have fallen from \$200 to \$50² a year. The active membership

¹At present the assessment is 1 per cent on salaries of \$1,000. For larger salaries the assessment for each additional \$100 is \$0.48 or ¼ of 1 per cent. The present assessment on an elementary teacher's salary of \$1,760 is \$14 a year.

²The annuity to which teachers who have paid \$15 for 30 years are entitled is nominally \$62.80. Practically 20 per cent of the annuity is deducted because none of the teachers has paid the 30 years of assessments, and 1¼ per cent is charged for membership dues. This resulted in August, 1920, in the following half-yearly payments: 254 who paid \$15 yearly received \$25.75; 36 who paid \$11 yearly received \$16.40; and 66 who paid \$7.50 yearly, \$12.87.

has decreased from a maximum of 1400 to about 1000, and the 256 annuitants draw their allowances from the permanent invested fund of \$250,000. There is some discussion as to whether it might be wise to wind up the affairs of the Guild and transfer the responsibility of administering the fund to a reliable insurance company. If this is done, the annuities will amount to little over \$35 a year, but the last surviving members will be assured that at retirement they also will receive this \$35 annuity.

First Legislation Establishing the Boston Teachers' Retirement Fund Association in 1900

The experience of these two voluntary benefit societies showed the teachers that the solution of the problem of old-age support had not been reached. They felt that some compulsory measure would have to be adopted. As a result of their efforts, the legislature in 1900 passed the first law for the benefit of retired teachers, and established the Boston Teachers' Retirement Fund Association.¹ The chief difference between this society and the mutual societies was that membership for all teachers entering the service after the passage of the Act, was compulsory. Unfortunately actuarial principle were not completely understood and the promised annuities were out of proportion to the assessments. The fund was contributory and received no aid from the city treasury. All members paid a flat rate of \$18 a year. Those who left the service received a refund of one-half of their contributions but the contributions of those who died reverted to the fund. After teaching thirty years, ten of which must have been in Boston, and after making payments of \$540, the teacher was eligible to retire on an annuity. The amount of this annuity was left to the discretion of the trustees. Prior to 1914 the amounts were as follows: 1901, \$150 a year; 1902 to 1913, \$168; 1904 to 1914, \$180. In 1914 the state actuary,² at the request of the trustees, investigated the condition of the fund. He recommended that the annuity be reduced to \$81 a year. The trustees cut the amount to \$120 and this is still being paid to the 294 annuitants. Nine only of the 115 teachers visited did not join the Retirement Fund Association and do not receive this annuity.

¹Massachusetts Acts of 1900, Chap. 237.

²Report to the Board of Trustees of Boston Retirement Fund by Wm. Montgomery, Sept. 16, 1914.

The generous provision enabling teachers who become disabled after two or more years of service to retire on an annuity is one of the reasons that the contributions of \$18 a year are not sufficient to pay the \$180 a year. Although the funds are increased by the contributions of teachers who resign or die, this extra money does not suffice. Some teachers who retire on account of ill health may live a long time and yet be entitled to an annuity every year of their lives. Since 1900, 38 teachers have retired for invalidity before they had served thirty years, and 64 others retired after serving this period but before they had reached the age of sixty. Hence, although the disability provision is a valuable insurance for the teacher, it is a drain on the resources of the Fund.

Legislation Providing Publicly Supported Pension Systems

The annuities granted by the Retirement Fund Association after 1900, to disabled and superannuated teachers, were, after all, only small contributions toward their support. Teachers outside Boston were not eligible even for this, but were still dependent on the decreasing annuities from the Massachusetts Guild. The feeling grew among both teachers and the public that more adequate provision for old age should be made, not from teachers' contributions but from public funds. This feeling was increased by the fact that at this time proposals were being made that other state employees should be pensioned. The school authorities urged that similar provisions should be made for teachers in order to relieve the schools of old and incapacitated teachers who could not retire without losing their only means of livelihood. In 1908¹ the legislature finally passed an Act providing that cities and towns might, if they so desired, retire their teachers on pensions from the municipal funds. Twelve cities and towns, including Brookline and Cambridge, accepted this law.

Boston Pension Acts of 1908 and 1910

The city of Boston was empowered by a special Act in the same year to establish a non-contributory pension system for its teachers.² In 1910 it was provided that these pensions should

¹Massachusetts Acts of 1908, Chapter 498.

²Massachusetts Acts of 1908, Chapter 589. This Act established the Permanent School Pension Fund of the City of Boston. The pension was not to exceed \$180 a year.

be one-third of the teachers' maximum salary; the minimum pension being \$312 and the maximum \$600.¹ Funds for these pensions were provided by a tax of five cents on every \$1000 of taxable property in Boston; in 1915 this tax was raised to seven cents. The pension was granted to every teacher who had taught for thirty years,—ten in Boston,—and who had reached the age of 65. By a regulation of the School Committee, which took effect at the same time, all teachers were compelled to retire at the age of seventy. Disabled teachers who were under 65 years of age were also entitled to a pension. The law states that this pension "shall bear the same ratio to the pension provided at retirement as the total number of years of service bears to thirty years."²

Many teachers who had retired before this law became effective could not live on the meagre allowances from the Retirement Fund and Mutual Benefit Society. After two years effort by public-spirited teachers, the legislature made the law retroactive,³ providing that "not less than 60 persons" who had retired before 1908 should receive a pension of \$180 a year, the amount then being paid by the Retirement Fund Association. The oldest teachers were placed on the list of 60. As they died others took their places. Twelve teachers are still living in 1920 who have made application for this pension but have received nothing.⁴ Thus all Boston teachers who have retired since 1908 have been granted pensions and most of those who retired before 1908 have received some assistance.

Massachusetts State Pension System

The state teachers' pension system was not established until 1914,⁵ although the needs of state teachers were greater than

¹Massachusetts Acts of 1910, Chapter 617, amended the Act of 1908 and increased the amount of the pension to $\frac{1}{3}$ maximum salary.

²Massachusetts Acts of 1908, Chap. 589. This Act established the Permanent School Pension Fund of the City of Boston. The pension was not to exceed \$180 a year.

³Mass. Acts of 1910, Chap. 617, also provided pensions of \$180 for teachers who retired before 1908.

⁴It was provided that applications for this pension should be made before 1912. Some teachers, the number of whom is not known to the School Committee, failed to make this application. It has been reported that some of these old teachers are in great need. One over 80, stone deaf, is being partially cared for by relatives but is in need of supplementary assistance. Another who served the city 28 years is in an old ladies' home.

⁵Acts of Mass. 1913, Chap. 832; amended Acts 1919, Chap. 292. Those towns still in favor of retaining the old system of 1908 might do so and the state would refund to the town "the amount of pension to which a teacher would be entitled if he had retired under the state system."

those of Boston teachers. The founders of the system made a careful investigation of social insurance principles and of previous attempts to pension teachers in Massachusetts and in other states. The new system, one of the best in the United States, is a combination of the non-contributory and the contributory plans. Half of the allowance is derived from the state funds and the other half from assessments on the teachers' salaries. The annuities derived from the assessments are based on strict actuarial principles. The total allowance is equal to approximately half the teacher's salary. All teachers entering the state service after passage of the law automatically become members of the Massachusetts Teachers' Retirement Association and pay 5 per cent of their salaries toward the retirement fund. Membership is voluntary for teachers entering the service before 1914. If a teacher resigns or dies before retirement, the total amount she has contributed with the addition of interest will be returned to her or her heirs. At retirement, which may take place at the age of 60 and is compulsory at 70, she may buy an annuity "to which the sum of her assessments at compound interest entitle her." She is not required to pay assessments for more than thirty years and is not allowed to pay more than will enable her to buy an annuity of \$500 at the age of 60. If she retires at the age of 70 she will, of course, on insurance principles, be able to buy a larger annuity with the same sum of money.

The gift pension provided by the state is equal in amount to the annuity which the teacher has bought with her contributions. To teachers who were in the service of the state before 1914, provided they had taught fifteen years in Massachusetts, five of which immediately preceded retirement, the state gives an additional pension, "of such an amount that her (his) pension shall equal the pension to which she (he) would have been entitled if she (he) had paid the assessments for thirty years."¹ Since 1917² teachers, disabled after twenty years of service are allowed a fraction of the retirement pension, the amount based on the sum of their contributions. The minimum total retiring allowance for superannuated teachers was set at \$300, but on account of the rise in salaries and in the cost of living, the minimum was raised in 1920 to \$400.

¹Mass. Acts. of 1913, Chap. 832.

²Mass. Acts of 1917, Chap. 233.

Comparison of the Boston and State Systems

The requirements for receiving a pension are evidently somewhat similar under the state and city systems. Retirement at the age of 70 is compulsory in both cases; the minimum legal age for retirement in Boston is 65 instead of 60, but many Boston teachers retire under the disability provision before they are 65. There is no length of service requirement in the Massachusetts law as in that of Boston, but a state teacher, in order to receive a substantial pension, must pay assessments for thirty years.

The way in which the two systems work out, however, is different. All Boston teachers pay \$18 a year, 1 per cent or less of their salaries, to the Retirement Fund, an organization which is entirely distinct from the city pension system. They can receive no more than the \$120 annuity, an amount which is not guaranteed and is likely to diminish. State teachers contribute from \$35 to \$100 a year, 5 per cent of their salaries, and receive an annuity in exact accordance with their contributions. This annuity may be over \$500. The city of Boston gives teachers one-third their former maximum salaries; the state, though it is paying more at present, plans to give one-quarter of the former salaries. The maximum pension that Boston teachers can receive is \$600 plus \$120 from the Retirement Fund; the maximum for state teachers is dependent on their contributions, and may be more than \$1000.

The Boston city pensions are open to two criticisms from which the state pensions, because they are partially contributory and based on the individual teacher's salary, are exempt. The Boston system is inelastic and not adjusted to the change in salaries. Since the salary raises of the last two years, all Boston teachers, principals, high school and elementary teachers alike, will receive the same pension, the \$600 maximum. The higher paid teachers, some of whom were visited, thought it unfair that their more expensive education and greater ability were not recognized by larger pensions. The elementary teachers, on the contrary, said that, as their lower salaries did not permit of as much saving, the flat rate was just. The other criticisms were founded on the fact that the Boston pensions are non-contributory. The gift pensions, it was said, are deferred wages which should have been paid in previous years. Thus they serve as an excuse for low salaries.

Some of the oldest retired teachers, who receive the lowest pensions, did not criticise but said that "the city was very good to them and that they were grateful for anything." Others condemned the pensions as a charity, the acceptance of which lowered their self-respect.

Both the Boston and state systems have a weakness which is not so much a fault of the systems as of the fact that the purchasing power of money has changed since the laws were passed. Under both systems the amount of the pension of the retired teacher is based on her former salary and does not change from year to year. On account of the rapid rise of salaries, those of elementary teachers having doubled since the passage of the pension act,¹ a teacher who retired in 1920 receives a much larger pension than a teacher of the same grade who retired a few years before. As the living expenses of the older teachers are quite as high and as the value of their service to the schools was no less, they feel that their smaller pensions are unjust. This feeling may perhaps be more clearly understood by studying the following table which shows the pensions to which Boston teachers with different dates of retirement are entitled. While the principle illustrated by this table applies also to state pensions, it should be remembered that

¹Report of the Special Commission on Teachers' Salaries, 1920.

Average salary of elementary Boston and state teachers combined, 1910, \$668.72.

Average salary of elementary Boston and state teachers combined, 1920, \$1,237.83.

Average salary of elementary and high school teachers combined, 1910, \$743.91.

Average salary of elementary and high school teachers combined, 1920, \$1,326.93.

TABLE 12. CITY OF BOSTON PENSIONS TO WHICH RETIRED TEACHERS ARE ENTITLED

YEARS ¹	Pension Rates Effective in Specified Years by Rank of Teacher				
	Assistants Elementary	Assistants in Charge	Masters' Assistants	Assistants High School	Principals
1908 ² -1911, .	312	372	436	540	600
1912-1913, .	344	500	500	588	600
1914-1918, .	392	500	500	588	600
1919, . .	456	564	564	600	600
1920, . .	584	600	600	600	600
1921, . .	600	600	600	600	600

¹The salary rates were changed at the dates specified. As the pension is equivalent to one-third of the maximum salary, the pension rates shifted as above.

²Teachers who retired before 1908 receive \$180 a year.

state pensions have not reached the established maximum but are continuing to rise with the salary change.

Elementary teachers, then, who retire in 1921 will receive a pension double that which they would have received if they had reached the retiring age between 1908 and 1911; assistants in charge will receive \$220 more and principals will receive just the same amount in 1921 as in 1908. Of the group of 115 teachers visited, 26 elementary teachers and 22 assistants in charge retired before 1918, and 26 of all ranks retired before 1908.

To illustrate further the situation which has arisen by this change in the pension rate, we found an elementary teacher who, after fifty-one years of service, retired in 1911 on a pension of \$312. She is now old and infirm and, having exhausted her slender stock of savings, finds it difficult to pay the doctor and buy the comforts her increasing years demand. Another elementary teacher, who happened to reach the retiring age in 1920, would receive \$584. She may still be strong and active, with her supply of savings untouched. The only comment on the pension system of one of the teachers in this more favorable situation was: "The pension is too small." Is it surprising that the older teachers whose incomes are much less fitted to their needs feel that the system is unjust?

Amounts of Pensions Received

The adjustment of these pensions so that all teachers of the same grade will receive the same amount regardless of the date of their retirement, has not been attempted. When studying the actual amounts of pensions now being received by retired Boston and state teachers, it should be clearly borne in mind that these amounts represent the provision for old-age support of teachers made in the past, when the dollar had double the value of to-day.

The Massachusetts Teachers' Retirement Board has granted pensions to 323 women teachers and 45 men teachers who have retired since July, 1914. Table 30. Over one-half, 55 per cent, of the women receive \$300 a year, the legal minimum up to 1920. Three-quarters, 77 per cent, receive not more than \$400, and only one-tenth, 11 per cent, over 600. The relation of women's pensions to those of men is clear. One-half of the men receive over \$600 and only three men receive the minimum. The largest pen-

sions between \$800 and \$850 are obtained by four men and two women. It is obvious that principals in state schools have no cause to complain that their pensions bear no relation to the importance of their positions.

Although it is planned that one-half of the state pensions shall be paid for by the teachers, their contributions in the six years since the passage of the law necessarily have been small. Of the 323 women teachers retired since 1914, 22 per cent retired at once and contributed nothing; 49 per cent contributed less than \$100; 79 per cent less than \$200 and 94 per cent less than \$300.¹ Up to the present time, therefore, state teachers have been practically in receipt of gift pensions.

The amounts of pensions from public funds received by Boston teachers are higher than those received by state teachers, as will be seen by studying Chart V.² Nearly one-third, 29.2 per cent, of the 192 city teachers receive a pension between \$301-\$350—most of them the legal minimum \$312. Over one-half, 53.2 per cent receive not more than \$400. Somewhat over one-tenth, 13 per cent, receive more than \$500; but no one receives more than \$600.

As state teachers pay for a part of their pension, it would be fairer to compare their pensions with those received by Boston teachers after adding the annuities from the Retirement Fund Association to the gift pensions from the city. This cannot be done, as the exact number of retired teachers who did not join the Retirement Fund Association is unknown. Undoubtedly most of the 192 teachers did join and receive \$120 a year besides the city pension.

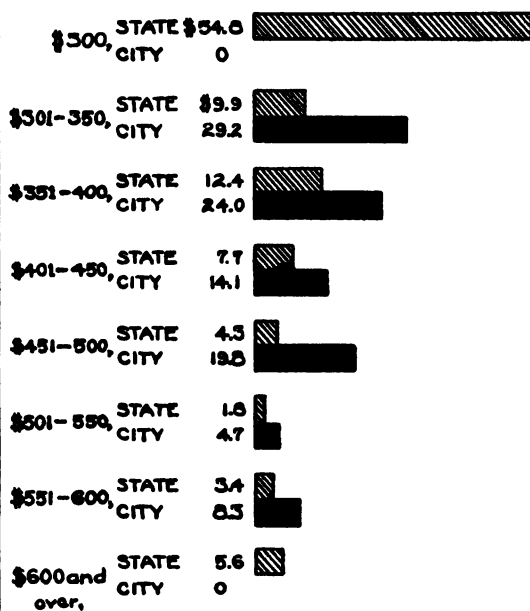
An accurate idea of how the city pensions are augmented by annuities from the Retirement Fund and from the Mutual Benefit Society may be obtained from a study of the total allowances of the 115 retired teachers who were visited. Table 13. The pensions paid these teachers by the city fall into three distinct groups, \$150 to \$200, \$301 to \$400 and \$401 to \$500. By referring again to the table in which pensions were tabulated by year of retirement, these three main variations are easily explained. The 28³

¹Information obtained from the records of the Massachusetts Teachers' Retirement Association.

²Appendix, Table 31.

³Two of these teachers received disability allowances.

CHART II PERCENTAGE DISTRIBUTION OF AFTER RETIREMENT ALLOWANCES RECEIVED BY MASSACHUSETTS WOMEN TEACHERS.¹



¹ SIXTY TEACHERS GRANTED THE SPECIAL PENSION OF \$180, AND 50 WHO RETIRED FOR DISABILITY ARE NOT INCLUDED IN THIS TABLE.

TABLE 13. TOTAL PENSION FROM ALL SOURCES RECEIVED BY A SAMPLE GROUP OF RETIRED BOSTON WOMEN TEACHERS

AMOUNT OF PENSION	Number of Teachers
Total,	115 ¹
None,	1
Less than \$150,	1
\$150-200,	3
\$201-250,	2
\$251-300,	5
\$301-350,	22
\$351-400,	4
\$401-450,	6
\$451-500,	16
\$501-550,	7
\$551-600,	26
\$601-650,	10
\$651-700,	5
\$701-750,	2
\$751-800,	3
Unknown,	2

¹Seven of these teachers retired for disability.

teachers in the first group are those who, retiring before 1908, receive the \$180 rate; the 37 teachers in the second group are elementary teachers or assistants in charge who, retiring before the raise in salaries, receive \$312 and \$372¹ respectively; the 29 teachers in the third group are those who retired after the salary raise and are of different ranks. Five teachers only receive from \$550 to \$600, the amount all teachers will receive in the future. Two-thirds of the 115 receive not more than \$400. When, however, the allowances from the three sources are considered, one-third of the 115 teachers receive not more than \$400, and one-half more than \$500.

As three-quarters of the state teachers receive \$400 or less, it is clear that the Boston pensions average higher than those of the state. This would remain true if the annuities from the Massachusetts Guild were added to the state pensions. In the future both state and Boston teachers will receive larger pensions; the Boston pension will be limited to \$720 while the state pension, since it will be based on contributions from greatly increased salaries,

¹One of these teachers received a disability allowance.

will continue to rise. But at present neither state nor city supplies an adequate income for a teacher's old age.

Disability Allowances of Boston and State Teachers

The incomes from pensions paid to teachers who were obliged to give up work on account of illness, temporary or permanent, are still more inadequate. Disabled state teachers, for example, who have served twenty years or more and have retired since 1917, draw a much smaller income than the superannuated. Of 33 disabled teachers, 13 receive from \$200 to \$250 a year; 13 more from \$250 to \$300. Five teachers receive less than \$200 and only one over \$300.¹ State teachers who are disabled before they have served twenty years are not entitled to any pension.

The disability provisions for Boston teachers are somewhat more liberal. Nineteen of the 50 disabled teachers receive a pension of more than \$300. The largest group receive between \$200 and \$300. Even with the addition of \$120 from the Retirement Fund and \$40 from the Mutual Benefit, these pensions are small. The inadequacy is more evident when the situations of seven teachers who retired for disability are studied. In the group of 115 teachers, there were eighteen who had served full terms but had retired before they were 65 on account of ill-health, but these seven had served less than 30 years and were obliged to accept pensions less than the legal minimum for the superannuated. One of these teachers has no pension from any source; another has only \$120 from the Retirement Fund; the others receive varying amounts; one as much as \$407 from all sources. One teacher who is totally blind has a pension of \$317 a year, but fortunately has a sister on whom to depend. Another, nervously worn out, is almost completely supported by her mother, who happens to be in comfortable circumstances. Had the mother been dependent on the teacher's earnings, the situation would be distressing. Possibly the teacher who is drawing the largest of these disability allowances is more typical. She inherited an old and rundown house which she finally succeeded in selling for half the assessed value. The net profits from the sale were \$700 on which she is now living. She is 54 years old, alone in the world, afflicted with arthritis and

¹Information obtained from records of Massachusetts Teachers' Retirement Association.

heart trouble. She is afraid that if she lives, she will soon be obliged to seek the assistance of charity.

Amount Necessary to Supplement Pensions

How much should pensions be supplemented in order to provide a sufficient income on which an old or sick teacher can live in reasonable comfort? The minimum on which an active, single woman can live has been variously estimated by the Massachusetts Minimum Wage Commission. One of the latest awards,¹ made to women workers in the paper box industry, in May, 1920, is \$15.50 a week or \$806 a year. The amount needed for board is set at \$9.00 a week. Teachers in Massachusetts paid an average board of \$10.76 a week in 1920.² A retired teacher may not need as much food as a younger woman, but she will require extra comforts and medical care. Moreover, all teachers have had certain educational advantages and have been accustomed to standards of living superior to what would be expected by workers in paper box factories. As yet no commission has estimated the amount necessary for the support of such women.

Possibly the experiences of some of the teachers studied may throw some light on this question. One teacher writes that "A woman with an income of \$10 a week can live comfortably in the country by keeping house in one or two rooms and having a garden." Her income from pensions is \$536 a year. She allows herself only \$3 a week for food and mentions milk at twelve cents a quart as an important item in her budget. She is saving \$100 a year for the future when she may be too feeble to care for herself. Another woman is living in the city on a pension of \$10 a week. She manages to pay the rent of two cheap rooms and to buy food sparingly. She spends much of her time in making over old clothes as she has been able to buy nothing, not even a pair of shoes, since she retired two years ago. Another teacher, with only her pension to depend on, is "grateful when she is asked out to dinner." Although we have found teachers in good health living like this on an income of \$500 or \$600 a year, it does not seem unreasonable to suggest that a retired teacher should have more than

¹The latest award, December 30, 1920, was for women in the office and other building cleaners' occupations, \$15.40 weekly.

²This figure is based on the report of the Teachers' Commission on Salaries, 1920, p. 126.

the \$806 a year and that, at least in Boston, \$1000 a year would not be an extravagant estimate.

If \$1000 a year is taken as a reasonable standard for an elderly lady, the retired teacher would have to supplement her pension to a large extent. The state teacher with a pension between \$300 and \$400 would need \$600 or \$700 more, and the Boston teacher with a pension of \$500 or \$600 would need \$400 or \$500. The teacher retiring today, as has been emphasized, will find that her deficit is smaller. If the average salary of all state teachers, including Boston, is \$1326 in 1920, the state teacher would have to make up a deficit of something like \$400 and a Boston teacher a deficit of \$280.

TABLE 14. FUNDS¹ ACCUMULATED FROM SAVINGS BY A SAMPLE GROUP OF BOSTON RETIRED TEACHERS

AMOUNT OF SAVINGS	Number of Teachers who Reported Amount of Savings as Specified:
Total,	115
No savings,	21
\$100 and less,	1
\$101-500,	10
\$501-1000,	8
\$1001-1500,	2
\$1501-2000,	8
\$2001-2500,	3
\$2501-3000,	6
\$3001-3500,	2
\$3501-4000,	5
\$4501-5000,	1
\$5001-5500,	2
\$5501-10,000,	4
Over 10,000,	5 ²
Unknown,	37

¹These savings do not include savings in the form of contributions toward the Boston Retirement Fund and Mutual Benefit Societies.

²Three saved more than \$15,000.

Savings as a Resource for After-Retirement Support

The limitation of a pension as an old age provision was undoubtedly recognized by the founders of the pension system. Savings should be considered as important and legitimate sources

of income. As one teacher wrote in discussing her savings, "The feeling of independence and security thus gained (by saving) can never be attained by any pension or other gratuitous provision that could be made." The amounts saved by the group of 115 teachers have, therefore, been studied. Little information about these savings, however, was obtainable. No retired teachers dependent on state pensions were seen, and a third of the Boston teachers were unwilling to state the amounts which they had been able to set aside from their earnings. Savings, they said, were too private a matter for discussion, one announcing that she would tell no one, not even her brother. Of the remaining 78 teachers who were more communicative, 21 said they had saved absolutely nothing for use after retirement. The table preceding gives the amounts saved. Table 14.

These sums are remarkably small. Eleven teachers who did not save more than \$500 might almost be classed with the 21 who had saved nothing. Of the remaining 46, one-half saved no more than \$3000 and only a quarter more than \$5000. The five teachers who saved more than \$10,000 were evidently exceptional. To sum up: of 115 Boston teachers slightly less than one-third saved nothing or almost nothing; one-third saved something but refused to state the amount;¹ slightly more than one-third saved varying amounts of which one-half were not more than \$3000.

Value of Savings Measured in Annuities

The value of such savings to the teachers at retirement may be represented by the value of the annuities which they would purchase. Figures from the Massachusetts Savings Bank Insurance are quoted below as they give rather more reasonable rates than commercial insurance companies.

At the age of 65 the following amounts will purchase annuities through the Massachusetts Savings Bank Life Insurance as specified:

\$1,000 savings	\$95.80 annuity
2,000 "	191.60 "
3,000 "	287.40 "
4,000 "	383.20 "
5,000 "	479.00 "

¹The visitors estimate that with two exceptions none of these women saved more than \$10,000.

One-half of the teachers who saved as above, therefore, provided they waited until they were 65, could invest their savings in annuities which would amount to over \$350 a year; one-quarter more could get annuities of nearly \$200 a year; the remainder considerably less. Only three of the retired teachers actually did invest in annuities. A few drew a high rate of interest from stocks or bonds, but the majority received a low rate of interest from savings banks.¹ Hence the actual value of the savings to the 46² teachers who saved, is considerably less than that represented by the annuities.

Benefits from savings which the teachers must have anticipated have been sadly diminished by the decrease in the purchasing power of money. The Teachers' Commission on Salaries³ estimates that the teachers cost of living from 1910 to 1920 has risen 99.7 per cent. In other words the dollar is worth just half as much as in 1910. The saving of \$2000 in the past must have cost the teacher the same self-denial which is required today for the saving of \$4000.

Reasons for Small Amounts Saved

Taking into consideration the change in the value of money, the savings of these teachers still seem unreasonably small and require some explanation. Low salaries, family cares, illness, possibility of inheritance, and lack of thrift, factors already discussed at length in the preceding section as influencing the savings of active teachers, were responsible also for the meagre savings of the retired teachers. It is difficult to estimate the relative importance of these factors. Should the greater responsibility be charged to low salaries or to lack of thrift?

The different points of view of the teachers may be enlightening. One of the attitudes often met was a blind faith in Providence. As one teacher remarked, "I never worried about the future. I gave every cent to my family and trusted that the Lord would provide and He has." Other teachers, who were not so fortunate as to be provided for by unexpected legacies, blamed themselves bitterly for not saving while they had a chance. One teacher said

¹Eight teachers invested in insurance and 13 in real estate.

²The savings of 37 other teachers are unknown.

³Report 1920, p. 27.

frankly that she had been improvident and spent her salary on clothes and amusements. Others believed that, while saving was desirable, it was impossible for them. One writes, "I saved nothing from my meagre salary during 48 years continuous service. But if there had not been others I was in duty bound to assist, I might have saved a little for myself." The other point of view, that material savings were possible, is illustrated by the experience of one lady who succeeded in saving \$9000 from a first assistant's salary. Although she had a sick sister dependent on her, every month she put a little something in the savings bank. She scrimped and scraped, she did not go to concerts or theatres, she has never been outside Massachusetts in her life, she made many of her clothes, and walked when she wished to take the street car. By still practising such economies, she manages to get along on her income from these savings and her pension, which amount to a little over \$800 a year, the minimum wage standard.

Large Savings of Exceptional Women

More substantial savings were possible to some unusual women. It will be remembered that five of the teachers visited had accumulated more than \$10,000 from their savings. The experiences of the two who had the largest sums are worth mentioning. One who had no resource other than the salary of an elementary teacher, at retirement had accumulated \$25,000 by fortunate investments in real estate. The other had a capital of \$20,000. She had not been exempt from family cares, but had supported her mother entirely and her father partially, and after their deaths, helped two widowed sisters. "When I was 32 years old, and had taught 14 years, I had \$25 in the savings bank. I was then earning \$400 a year. Seven years later, I came to Boston at a salary of \$1500. For twenty-five subsequent years I had the first assistant's place and a salary of \$1620. When I came to Boston I had accumulated for my twenty-one years' service \$2000; when I retired I had perhaps \$20,000." It should be noted that this teacher must have had unusual ability for she obtained one of the highest salaries paid in her day. The other, who was quoted, must either have had exceptional business acumen or remarkably good luck. The average teacher, no matter how thrifty, could not have saved such amounts.

No doubt all teachers might have saved something if they had been willing to economize in every possible way, but it seems fair to assume that low salaries have made substantial savings for most teachers impossible.

Total Income Received by Boston Teachers from Earnings and Pensions

After this discussion of the amounts which the teachers succeeded in saving, it is not surprising to find that savings did not supplement pensions to any adequate degree, and that the two sources, taken together, do not approach a possible living allowance for the majority of the retired teachers. The total incomes available from earnings to 94 teachers are shown in Table 15.

TABLE 15. ANNUAL INCOMES OF RETIRED BOSTON TEACHERS FROM PENSIONS AND SAVINGS FROM SALARIES

AMOUNT OF INCOME PER YEAR	Number of Teachers
Total,	115
\$300 and less,	9 ¹
\$301-400,	12
\$401-500,	10
\$501-600,	25
\$601-700,	21
\$701-800,	8
\$801-900,	4
\$901-1000,	2
Over \$1000,	3 ²
Unknown,	21

¹One Disabled; and 1 has No Income.

²Income of 2 over \$15,000.

Twenty-one of the women refused to state the amounts of their annual incomes. It is noticeable that only three teachers have more than \$1000 a year, the amount taken as desirable. On the contrary the most common incomes are those between \$500 and \$600 and \$600 to \$700. Only one-fifth of the group receive more than \$700, while a third receive under or not more than \$500. Nine teachers have \$300 or less.

A mere glance at these figures shows that these 94 women, at any rate, have not secured from their profession a living wage,

that is, the amount necessary to support them during retirement as well as in active life. An argument to prove the inadequacy of these incomes is unnecessary. The amount which their incomes fall short of a bare minimum is suggested by a comparison with the Minimum Wage figure. Teachers may be called unthrifty; the shrinkage of the dollar may be held partly accountable for the low value of their savings. The fact nevertheless remains that the representatives of the public who have fixed the economic returns of the profession, must be charged with the main responsibility. They have permitted refined and educated women after thirty or forty years of service to the children of the public schools to become partially dependent.

Sources from which Incomes from Earnings are Supplemented

Thirteen only of the retired teachers in the group of 115 were found living on the proceeds of their profession. The others had all found means to supplement their incomes. Legacies were the most common resource; generous relatives and friends or some form of paid work were the main reliance of others; a few too feeble to work were obliged to accept help from charitable sources.

Inheritances were found to be the most important supplementary source. Two-thirds of the group had legacies of some kind; more than one-third had legacies of over \$5000 in value. It was impossible to get at the exact amount of many of these inheritances, but some of the teachers, receiving more than \$5000 were living in comfort and three or four in comparative luxury. The inheritances of five at least were not more than \$1000. Those of others consisted of run down real estate or, in a few cases, of abandoned farms, both of which were likely to be liabilities rather than assets. Though the amounts inherited often were small, they saved many from the possible fate recognized by one teacher who said, "Had it not been for legacies which came to me it would have been necessary for me to find some employment after leaving the service." Sixteen of the teachers whose city pensions are \$180, and sixteen more whose savings were negligible, fortunately were remembered in this way by their families. The situation of two of these is typical of others. One has no pension from the city; the other has \$180; both have annuities to the amount of

\$160 a year from the Retirement and Mutual Benefit Funds; both inherited exactly the same amounts, or incomes of \$800 a year. The first, who is crippled with rheumatism, lives with a friend in a comfortable apartment with a maid; the other, 83 years old is obliged to care for two sick, elderly nephews and is struggling to keep up the interest on the mortgage which encumbers the dilapidated family home. What would have happened to these two old ladies if they had not had resources aside from their profession?

Forced by actual lack of food and of other necessities, they might have received assistance from the two funds which were organized for the benefit of needy teachers. The first, or Billings Fund, was left by Robert Charles Billings for the benefit of members of the Mutual Benefit Association who were in "mental and physical distress." The income is at present being granted to twelve retired teachers who receive \$40 each and an occasional extra present. The second or Teachers' Relief Fund was founded in 1910 by active teachers who sympathized with the sufferings of their impoverished professional associates. The Committee which administers this fund summarizes the causes of teachers' poverty as follows: (1) "Long continued personal illness; (2) loyalty to family requiring maintenance of home, education of younger members of family, assistance during the illness of members of family; (3) old age with no younger generation to whom one can rightfully turn; (4) poor investments."¹ Appeals for contributions are made to all members of the Teachers' Clubs and usually these vary from \$1100 to \$1800 a year. One year, by special appeal, \$3600 was collected. To quote from the treasurer's report, "The year 1919-1920 finds twenty beneficiaries on our list, five of whom are over eighty years of age. Two are ill with tuberculosis,² two more are afflicted with the loss of the sense of hearing, others are shut away from work from other causes and are finding difficulty in meeting the needs of today with the incomes of yesterday. * * * The majority are receiving quarterly payments which vary in amount from \$15 to, in one case, \$50 a quarter."³

¹Report of Relief Committee, 1918.

²The Teachers Relief Fund also makes a special effort to help disabled teachers.

³Report of Relief Committee, 1918.

Four of the teachers visited acknowledged that they were receiving assistance from these funds, and judging from the fact that the funds have a list of 32 beneficiaries, it is probable that others were too proud to admit that they also were in receipt of such aid. The situation of one of these beneficiaries, who was seen, probably is not unusual. Though an old-fashioned gentlewoman over 80 years old, she is nevertheless obliged to live in an unheated, ugly room of a third-rate boarding house. The combined effort of the agent of the Teachers' Relief Fund and of a nephew enable her to supplement her meagre pension and savings sufficiently to meet her board of \$8 a week.

The most important supplementary sources of income other than inheritance were aid from relatives and part-time earnings. Thirty-five had earned something since retirement and 27 were being helped by relatives. Of these 27, twenty-four lived either with sisters or other relations, and paid a small board; the others received gifts of money. It is impossible to estimate the aid given in this way. Instances of disabled teachers dependent on their families have already been cited, and illustrate well the kind of aid given the old teacher. Only occasionally was the help given grudgingly. One old lady, whose mind was almost gone, makes her home with a widowed sister whose own income is inadequate. The sister keeps her warm and gives her enough to eat, but does not take the trouble to treat her with kindness or to give the needed physical care.

The assistance given by friends to six of the teachers is similar to that given by relatives. The situation of one of these is a pleasant contrast to that just described. This old lady, over 65 years of age, retired twenty years ago on a total pension of \$180 and a small savings bank account. She pays a board of \$5 a week for a very pleasant home, the same board that she paid twenty years ago. Her landlady, on whom she has no real claim, has taken pains to hide from her the fact that the cost of living has gone up and that her payments do not cover her expenses.

Although thirty-five women supplemented their incomes by finding some work, the amounts earned at different times since retirement are small. Eighteen were unable to estimate their yearly earnings; the others earned anywhere from \$780 a year for

full time work to \$50 a year for crocheting. Two have done tutoring, another who has lost the power of speech, makes preserves and earns about \$100 a year. Probably few have ever earned more than \$200 or \$300 a year. Only two, including the one who earned the largest sum mentioned, worked full time. Both retired on account of disability, deafness and nervousness, before the age of 65. The teacher retiring at the age of 50 on a pension of \$432 a year, first found a position as companion at \$25 a month, later as a teacher of English to private pupils at \$50 a month, and is now a government clerk. The teacher who retires at 65 or 70 must be content with occupations which require less strength and bring in less return. Table 28.

All the thirty-one teachers, whose incomes are \$500 or less help meet their living expenses from one or more of these sources. Nineteen have inheritances; 7 are able to earn a little; 13 are cared for by relatives; 2 are drawing allowances from the Teachers' Funds and two more are in old ladies' homes. Often reliance on more than one form of aid is necessary. One old lady with a pension of \$337 lives with a niece, has used her inheritance of \$2000, received presents from a friend and a Christmas gift from the Teachers' Relief Fund. Another supplemented her pension of \$160 a year, her minute savings and inheritance, by a generous gift from the Teachers' Relief Fund, which enabled her to pay for admission to an old ladies' home.

Thirteen teachers, as stated before, manage to get on without any of these forms of assistance. Their pensions, as might be expected, are, with two exceptions, among the largest granted. All but two others had saved an appreciable amount. Of the two entirely dependent on their pensions, one receives a total of \$724 and the other a total of \$589 a year. Both had been forced to use their savings to pay doctors' bills. Fortunate legacies and the assistance of friends and relatives relieves the remaining 102 teachers from the necessity of becoming dependent on charity.

CONCLUSION

If it is admitted that a woman's profession should yield sufficient income for maintenance after a lifetime of working, the study of the experiences of these women teachers forces us to the conclusion

that the teaching profession has not measured up to this requirement. It has been a parasitic profession because its members have been and still are obliged to seek assistance from other sources in order to supply a bare living. Remedies for the benefit of the active teachers are being worked out. Their salaries are being raised with resulting increases in future pensions and in possible savings. No plan has as yet been recommended to compensate the teachers already retired, for the sufferings entailed by the low salaries of the past and by the unforeseen rise in the cost of living. Would it not be fair to adjust their pensions so that they will approximate those paid to teachers of corresponding ranks who retire in 1921?

CHAPTER IV

OLD-AGE LIVING CONDITIONS OF RETIRED BOSTON TEACHERS

A well-rounded picture of the old-age life of the teacher requires answers to such questions as: For how long an after retirement period must she provide? Does she seek a new environment or remain with old associates? Is she able to continue the same standard of living? Does she live alone or as a part of a family group? To what extent has she cared for dependents? Is she, in turn, being helped? Does she desire associates of her own age or prefer younger companions? Does she maintain her general social interests? To what extent does she engage in part-time paid work? Is she happy?

Probable Length of Life After Retirement

To revert to the first proposition, for just how long a period is it reasonable for a teacher to expect to live after retirement? The largest numbers of Massachusetts teachers retire at the ages of 60 and 70. Table 2. Since 1908, when the city pension system went into effect, over three-sevenths of the Boston teachers have retired when they were 65 to 70 years of age. Table 1. For purposes of comparison with other data, let us consider the teachers' probable expectations of life at the ages of 62, 67, and 72. For persons of these ages the American Experience Table of Mortality gives the following average expectations of life: one 62 years of age may anticipate 12.8 years, while one 67 may look forward to 10.0 years, and one 72 has 7.5 years ahead. The records of the Boston Teachers' Retirement Association covering 20 years and showing 90 deaths, may be expected to reveal an average trend. In comparison with the standard expectation rates just quoted, these records show the average length of life to teachers retiring at different ages to be as follows: 62, 9.4 years; 67, 8.9 years; 72, 6.5 years. But it must be remembered that, since the data covers a period of only twenty years, a disproportionate number of the

short-lived teachers are included. It seems probable that at a later date, when full returns supply the length of life of those of greater longevity, the average will be raised so that it will equal or possibly exceed the average of the American Table.¹

Of these 90 women who have died since 1900, one-third lived less than five years, three-fifths lived less than ten years, and only 7 survived 15 years or longer. Though but one woman of this group lived to be over 79 years old, this does not indicate that school teachers are never long lived, for the investigators found thirteen old ladies who were 80 years of age or over. When their length of life is averaged with that of the other teachers, the result will show a considerable increase in the average expectation of life of the group.

Even those teachers who retired because of invalidity rather than because of length of service were in need of substantial sums in order to provide themselves with support and medical care. While their average length of life was 5 years less than the average computed in the American Experience Table, only 8 of them died within 5 years, the remainder lived between 5 and 15 years. Table 16.

While the average for the teachers who retire for invalidity is 9 years and for those retiring because of length of service is 9.4, 8.9, 6.5 years according to the age of retirement, this by no means represents the old-age period for which thrifty and far-sighted teachers should make provision. None can be sure that she will fail to reach the maximum length of life which has been estimated at 95 years. This would necessitate providing for an old-age period varying from 25 to 35 years.

What Becomes of the Teacher After Retirement

Just what does become of the teacher after she retires? Being no longer "Johnnie's Teacher," she usually slips from the public eye. There are three aspects to her disappearance: First, does she remain in the same geographical location? If so, does she continue to live in about the same section of the city and to enjoy

¹The records of the State Teachers' Retirement Association show 59 deaths. One of these persons lived to be over 79 years of age. However, these records date only from 1914 and the deaths of many old teachers now living will modify any average expectation of life which might be computed from records of the State Retirement Association. Appendix, Table 33, 34.

TABLE 16. NUMBER OF YEARS INTERVENING BETWEEN RETIREMENT AND DEATH OF BOSTON WOMEN TEACHERS, BASED ON RECORDS OF THE TEACHERS' RETIREMENT ASSOCIATION. 1900-1920

AGES AT RETIREMENT	Women who Retired at Ages Specified and who Lived for:				
	Total	Less than 5 years	5 and less than 10 years	10 and less than 15 years	15 and less than 18 years ²
All Ages, .	90 ¹	30	25	28	7
Under 55 years,	3	—	2	1	—
55-59 years, .	18	5	7	5	1
60-64 years, .	16	3	5	6	2
65-69 years, .	27	9	5	9	4
70-74 years, .	21	10	5	6	—
75-79 years, .	4	2	1	1	—
80 years and over,	1	1	—	—	—

¹Those teachers living longer than 20 years after retirement are not included in this table. The investigators found that 13 of the 115 retired teachers who were interviewed were 80 years old or over, while 22 were from 75 to 79 years old, inclusive. When the length of life of these is added to the others, the number living to be 75 years old and over will be very much increased.

²None over 18 years.

her old associates? And, third, is it possible for her to maintain the same standard of living that she has formerly known?

Of the 299 women teachers on the Boston Teachers' pension list at the time of this report, 56.5 per cent were living in Boston or its suburbs, 37.4 per cent in New England other than Boston, and 6 per cent elsewhere in the United States or Canada. The tendency, then, was to hover around New England and principally Boston. We have no data for these 299 which would answer our second question, so for this purpose the 115 individually visited will be used. Of this number, 80.9 per cent remained in about the same section of the city, among old friends, while 19.1 per cent made new homes and new acquaintances. Although these figures seem significant, it must not be forgotten that all but 4 of the 115 interviewed were living in Boston and its suburbs at the time they were visited. It was impossible to obtain schedules for more than 4 who had left the city. Thus it is evident that the data collected is representative of a group who naturally would show less mobility than the entire body of retired teachers.

Is the teacher able to maintain the same standard of living? Considering once more the 115 women studied, the group may be divided into three classes. Over one-half were found living in about the same circumstances maintained while they were teaching, about one-tenth had bettered themselves, while over a quarter of the number had been forced to adopt a much meaner standard of living. Chart VI.

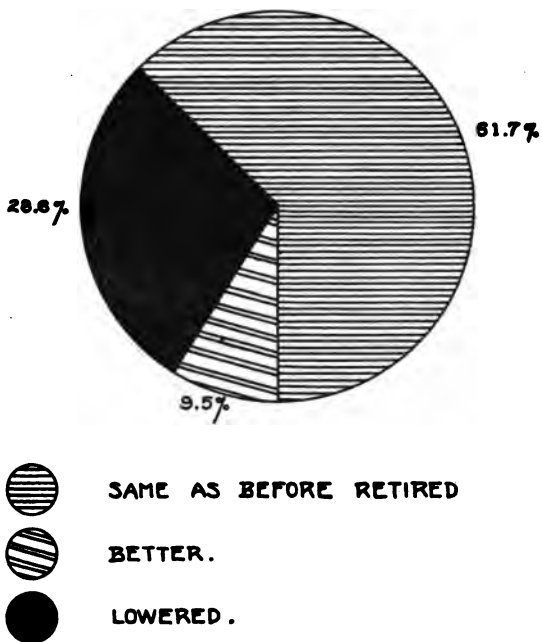
Most cases of more comfortable living had been made possible by inheritances from rich relatives or by the solicitous care of older brothers or other devoted members of the family. As an illustration of this, one teacher was found living with her sister in a very lovely part of the city, in a charming house. An older brother whom she had helped when he was struggling to start in business had bought the house for them, supplied coal and light, leaving them to pay only for their personal expenses. Another woman had gone to live with a widowed sister where she had all the companionship and comforts of a home of luxury.

But those who visited the retired teachers quickly forgot the comforts and happiness of this small group in their sympathy for that larger number found living in meagre circumstances or even in dire straits. Teachers who are women of culture and refinement must suffer keenly from such radical changes in their living conditions. Delicacy forbids our describing fully the sordidness of the surroundings of some of these women, but let us picture briefly a few of the homes in which they were found.

In a neglected part of the city, the visitor was admitted to a dark, musty hall after the hollow sounding bell had jingled its melancholy note many times. She was taken to the kitchen, the only room in use, where a feeble fire added little brightness to the grim loneliness of its inhabitants.

In one case the inheritance of a dilapidated old house was all that had enabled the woman to remain independent. This house, unpainted for a decade, with one wall leaning and crumbling, and with leaking roof, stood a mere remnant of what had been a prosperous home. Once on a popular, residential street, it now stood unsalable, in a forlorn and neglected part of the city, though still boasting a professional sign—put up some 30 years before—as if to lift its head above its neighbors. Inside, there were some books

CHART VI. RELATIVE STANDARDS OF LIVING OF BOSTON RETIRED TEACHERS.¹



¹ DATA USED IS THE INFORMATION FROM THE 115 TEACHERS STUDIED.

in beautiful bindings, chairs of the colonial period but with the stuffing falling out of their haircloth, pictures and engravings from England, and other relics of a better day. There were no rugs upon the floor. The woman could afford to buy neither coal to keep her warm nor food to nourish her adequately. Her only means of heat were the gas plate in the kitchen and the gas grate in the parlor.

Another touching instance was that of a dainty little woman who after retirement had been forced to sell her home and to share rooms with a family of much lower standards than her own.

Oil burners seemed to be the chief heating devices of these unfortunate women. On one occasion the visitor was timidly admitted to a dark, smelly hall. As she passed by an open door she saw another little old lady who, in her last sickness, was lying faded and still in her bed. Going on, the feeble guide at last brought the field worker to her own living quarters, a musty and grimy back parlor, heated only by an oil burner which had barely taken the chill off the room and yet had made it foul with its odors.

Still another room stands out in the memory of the visitor. It was a sitting room whose walls were covered with paper of large, hideous, red figures. In some places the plastering was about to drop from the ceiling, in other spots it had already fallen leaving large strips of lath visible. Because of the approaching blindness of the tidy little ex-teacher, the room was mussy and dirty showing signs of a vain endeavor to keep house.

Besides the run-down family homesteads and shabby rooms or apartments there were also the decrepit family hotels and the old ladies' homes to which these teachers had turned for shelter. While those in the hotels were fairly comfortable, there was a certain air of sordidness in their surroundings suggesting the gradual decline in the standards of these places. Taking a typical case, when the teachers first came to the hotel there were two janitors, an elevator and all corresponding services. Now the one janitor comes when he cares to, the rooms are cold, no elevator lightens the burden of four flights of dismal, ill-smelling stairs. The furnace heat is insufficient and often the gas lights are allowed to burn throughout the day to supply a little additional warmth.

In comparison with the hotels, the two old ladies' homes seemed quite attractive since they were immaculately clean, well-heated, and suitably furnished. The women there were assured necessary attendants, medical care and nursing. While these institutions seemed to care for all physical needs, the associations might prove somewhat wearing for women of education and refinement. One retired teacher said that she objected to an old ladies' home because she could not endure constant contact with women who were garrulous and empty-headed. She declared that silence was her refuge and that she wanted to enjoy the peace of quietude during which she could live over experiences of the past.

These somewhat distressing pictures of the surroundings in which retired Boston teachers were found are evidence of their inability to provide themselves with old-age homes adapted to the tastes of women with standards such as they must have been accustomed to before their retirement. No doubt the explanation lies in the facts that the value of savings and pensions has been declining and that the care of many dependents has been both physically and financially depleting.

Living Arrangements

Turning from the descriptions of the places of residence of these women, let us see just what were the living arrangements of the retired teachers. Table 17. Of the 115 studied, a little over two-fifths were living in houses, a somewhat smaller proportion in apartments, one out of six was living alone in a single room, while only two had found their way to old ladies' homes. Of the 50 teachers living in houses, nine-tenths were parts of family groups while of those occupying apartments, three-fourths enjoyed family life. But in both cases over half of this number lived with only one other relative.

Dependents

If anyone doubts that women should have equal wages with men, let him examine the experiences of the noble women who have taught our children. Many of their lives have been one continual self-sacrifice to those who have been dependent upon them. The wonder is that they did "carry on" instead of giving up or growing

bitter under their loads. It has been the lot of the teacher to educate brothers and sisters only to see them marry and go off happy with their own families while she, the older sister, was left to continue the home for the mother and father and to keep it open for the widowed sisters, orphaned nieces and nephews, sick brothers, uncles, and aunts. Hers is hardly a problem of mere self-

TABLE 17. LIVING ARRANGEMENTS OF RETIRED BOSTON WOMEN TEACHERS

LIVING ARRANGEMENTS	Teachers	
	Number	Per Cent
Total,	115	100.
Living in houses:	50	43.5
Keeping house for themselves,	5	
Parts of family groups,	45	
With relatives, ¹	39 ²	
With friends, ¹	6	
Living in apartments:	44	38.3
Keeping house for themselves,	11	
Parts of family groups,	33	
With relatives,	18 ³	
With friends,	15 ⁴	
Living alone in single rooms:	18 ⁵	15.7
Living in institutions:	2	1.7
Unknown:	1	.8

¹Three of those found living with relatives and one living with friends were spending their old age in rural communities. All of the other teachers studied preferred to continue urban life.

²Twenty-two of the 39 live with only one relative.

³Fourteen of the 18 live with only one relative (usually a sister or daughter).

⁴Six of the 15 live with only one other person.

⁵Two of the 18 live in single rooms in hotels.

support. Of the 115, twenty were caring for dependents when they were visited, 43 had been helping relatives since they had retired but previous to the visit, and fifty had carried heavy family responsibilities while they were teaching. Of this number, eight cared for three persons at a time, three cared for four at once, and one cared for five persons at the same time. Table 18. Over a fourth, 28.3 per cent, of the teachers never had cared for dependents.

As for the relationship of the dependents cared for by these women, we find that there were 84 female dependents as against

40 males. Table 19. Mothers, sisters, and nieces were the dependent ones in the majority of cases though there were instances of cousins, daughters, sisters-in-law, and step-daughters. Of the male dependents, brothers and nephews, with frequencies in the order stated, were found. Three kinds of partial support were recorded: the teacher had either opened her home to the dependents, had given money towards their support, or had paid for schooling. There were ten instances of girls and eight of boys who received this latter form of assistance.

The following examples stood out among the teachers who showed exceptional devotion to others. It must not be forgotten that most of these instances were discovered almost by accident for many of those who had done most were very reluctant to tell the visitor of their sacrifices. When there were no savings to be recorded, the investigator usually found that all resources had been drained in caring for dependents.

One woman had assumed entire care of her mother and invalid sister for years until their death. Since that time she had had one or two friends whom she had looked after, either keeping them in her home or paying their expenses in the country.

TABLE 18. DEPENDENTS CARED FOR BY RETIRED BOSTON WOMEN TEACHERS

NUMBER OF DEPENDENTS	Teachers having Dependents:		
	After Retirement		While Teaching
	When Visited	Prior to Visit	
Total Number of Teachers with Dependents,	20	43	50
One,	16	28	32
Two,	3	9	13
Three,	1	5	2
Four,	—	1	2
Five,	—	—	1
No Dependents,	95	61	54
Unknown,	—	11	11
Total Teachers,	115	115	115

TABLE 19. NATURE OF THE RELATIONSHIP OF DEPENDENTS CARED FOR BY BOSTON WOMEN TEACHERS AND THE KIND OF HELP RENDERED¹

RELATIONSHIP OF DEPENDENT TO TEACHER	Total Number Receiving Help	Entirely Supported				Partially Supported			
		Time		Nature of Help		Time		Nature of Help	
		Tempo- rary	Con- tinu- ous	Home Pro- vided	Money Con- trib- uted	Tempo- rary	Con- tinu- ous	Home Pro- vided	Money Con- trib- uted
Females: . .	84	9	20	22	7	29	26	12	33
Mother, . .	25	2	9	8	3	9	5	3	11
Sister, . .	30	1	7	6	2	6	16	8	13
Niece, . .	13	—	4	4	—	6	3	1	5
Cousin, . .	3	—	—	—	—	2	1	—	3
Unrelated children, .	2	—	—	—	—	2	—	—	—
Others, . .	11	6	—	4	2	4	1	—	1
Males: . .	40	7	5	10	2	19	9	7	13
Father, . .	7	2	1	2	1	4	—	1	3
Brother, . .	10	1	2	3	—	4	3	4	—
Nephew, . .	9	—	1	1	—	4	4	2	4
Cousin, . .	6	—	—	—	—	4	2	—	5
Unrelated children, .	1	—	—	—	—	1	—	—	—
Others, . .	7	4	1	4	1	2	—	—	1

¹Data from the 115 teachers studied. Of this number 30 had cared for no dependents; and 9 gave no information about dependents.

Another woman did not begin teaching until some years after her marriage which occurred when she was nineteen. After a long, expensive illness, her husband died of consumption leaving her burdened with the care of five children. The generous resources of her mother, used in her assistance, were exhausted just prior to the mother's death. The young widow hired a maid to look after her children and bravely set forth to earn their support by teaching sewing. She finally overcame the obstacles that were put in her way and secured a position. About that time her children began to show signs of delicate health. Out of necessity she kept on teaching and one by one the children sickened and died. Years passed, one son was yet living and the woman had retired on a meagre pension. The boy had worked his way into a good position and soon would have been able to give his mother a comfortable home. Then he was stricken with influenza and died. Left thus alone, her heart broken and all vision of future happiness destroyed, she struggled on—one of life's tragedies—with just enough money with which to eke out an existence.

Mrs. A's life is still another typifying the real struggles of these women. When 21 she was left a widow with a baby one month old. She went to live with her mother whose resources were small. As she had previously graduated from Normal school, she started teaching. For many years she helped support her mother and daughter. While a successful teacher she was able to give her daughter a good education. The girl, however, soon married. In the meantime, Mrs. A had been put in charge of a school and was teaching other teachers in night classes, and was quite prominent in educational activities. With the marriage of her daughter and death of her mother, her family responsibilities should certainly have ceased, but not so. A sick aunt came to make her home with her. The woman had experienced no anxiety for her own future because after her retirement she had expected to be very happy in her daughter's home. After unusual success as a teacher, she retired at the age of seventy and continued to care for the sick aunt until the latter's death. Soon after that the daughter came for a visit and suddenly died.

Somehow the woman had managed to put \$100 in the bank for an emergency. She had no other savings and no inheritance. Her

sole income was the \$45 a month which she received as a pension. She could not afford to board with her landlady but had the privilege of cooking in the kitchen. "An old lady," she said, "needs very little to eat." But she was worried about what might happen if she should be ill. Her health was broken and all her hopes shattered, yet as a means of supplementing her tiny allowance and of occupying her still active mind, she has undertaken to teach eight hours a week at fifty cents per hour, in an industrial school.

Many cases of senility were reflected in personal untidiness and wandering minds. We would not paint the picture too dark but these things stand out in the visitors' memories.

Extent of Financial Independence

Almost three-fourths of the teachers gave of their substance in caring for others, yet only a quarter of the number were in turn being cared for by relatives, friends, or charity.¹ In many instances those helping the teachers were not the ones who had been helped by them in the past. Of this seventy-five per cent who were living independently of help, over two-fifths were living entirely on their own resources and over one-half were sharing expenses with relatives,—usually sisters,—or with friends.

These old-age associations revealed many lasting friendships, benefits returned, and beautiful family devotion, yet there were also instances of unappreciated help, betrayed confidences, bitterness, and dispositions too quarrelsome to be happy with others. Let one illustration of each suffice.

Perhaps the best evidence of enduring friendship is the case of Miss *H*. When yet a girl and teaching, she lived with two girl cousins who also worked. The three decided to pool their earnings and to use their savings as they needed them, thus providing for the one who should live longest. There was a Mrs. *W* who was always mothering the girls and of whom they were very fond. The cousins decided that the last one of them living should will whatever remained of their fund to the two sons of this Mrs. *W*. Two

¹Teachers supplementing their incomes by work, inheritance, or similar means were considered financially independent. In some cases they were barely getting along but since they were accepting no help they were considered as self-supporting. Those sharing expenses with others, of course, were living more cheaply than they could have if alone. It was only because of such an arrangement that some were able to be independent.

of the cousins died early in life leaving a fair amount of savings for the use of Miss *H* who continued teaching and made her home with Mrs. *W*. The years passed and at the woman's death Miss *H* went to live with one of the sons who opened his home to her. Besides her pension and the remainder of this pooled fund, she had the income from some mortgages and rents left her by Mrs. *W*. For years she paid from \$10 to \$15 a week to Mr. *W*'s family for her expenses. When found by the visitor, she was 90 years old, a beautiful little lady so frail that it seemed as if the breezes would waft her away. She was in a lovely sunny room with all the little things that she treasured. Too feeble to walk, she spends the hours in an invalid's chair and lives in the snatches of memory which are left to her. She is ever grateful for the kindness of these true friends. Though unknown to her, the pooled fund was exhausted sometime ago and this son of her old friend is supplementing her tiny pension in a way to fulfill all of her desires.

A very pleasing case of benefits returned was that of a brother who was helped through school and into business by his sister, a teacher. When the father died and left a very substantial sum to be divided between the two children, the brother refused to take his share saying it would only pay in a small way for the timely assistance that the sister had given him so gladly.

We described the homes of these women and have shown some of the causes of their poverty; let us consider for a moment the condition of the women themselves. Some were wonderfully active and well-preserved in mind and body, but there were those who were less fortunate. One woman was so crippled that she could scarcely hobble to the door to admit the visitor; another in the midst of the most deplorable circumstances was slowly dying of cancer; one was so deaf that the only means of communicating with her was by writing. Another was palsied and almost blind.

One brave woman not yet bowed down by adversity, was visited in her one little room which still boasted a beautifully embroidered counterpane, a vestige of former prosperity. She was gowned in a black silk dress trimmed with jet spangles which plainly betrayed many makings over. She told us that she had not had a new gar-

ment in seven years and that she did not know how she could get along if it were not that she had a knack at sewing so that she could fashion and refashion the clothing worn before her retirement.

Of all those who have given much to their families, there is one particularly beautiful example of devotion to family life and ties. This woman might almost have been conducting an old people's home. When she was young an aunt assisted her in getting an education. At the time of this investigation, the aunt was nearing eighty and had little but her pension so that the main burden of supporting the home, fell, in turn, upon the teacher. When relatives of the aunt's generation became ill or unable to take care of themselves they drifted back to the old home. For eighteen years, two old ladies besides the aunt were partially supported. During one year a child was added to the household. For ten years an aged man was given a home to which he contributed little except his services in the care of the garden. Moreover, two other men and a fourth woman, unable to care for themselves, found shelter under this generous roof. In addition to all this the woman said, "We have had the usual cases where Aunt and I have had to help someone who had claims on us 'over the stile.' It either meant a new coat, a whole outfit for school, or a scholarship to business college."

Among the many instances of lack of appreciation of benefits given at so great a cost to the struggling teacher, there stands out the case of the woman who, having sent four promising young people through college, was in need and yet received absolutely no help in return.

Betrayed confidences were most common where sums of money generously loaned,—often without interest,—were never paid back. There were some, though a surprisingly small number, who were found to be embittered; notably among these was the woman who, having lost all faith in and love for humanity, expressed the desire that the entire white race might be "wiped out." And of course, unhappily, there were those unable to get along peaceably with others. A pitiful and at the same time amusing instance of this was the case of two sisters who lived each in her own apartment, the one above the other.

Old or Young Companions

The question as to whether these women desire associates of their own age or prefer younger companions can only be left open, for our data is insufficient to reach any conclusion. Some of these ex-teachers were found content to live alone or in institutions for the old, away from all young life. Others were constantly with young people, educating them, entertaining them, and living with them. The visitor will not soon forget that splendid woman who made her a guest at one of the Symphony Concerts, saying that these concerts were her one extravagance and that she always bought two season tickets in order that she might ask young people, in whom she was interested, to enjoy them with her. Another instance of this continued interest in youth is that of the woman who loved to conduct European tours for parties of her young girl friends.

General Social Interests

If any group of women should be interested in outside activities it is the teachers, for their careers have linked them with the life of the community. Let us see, then, if they maintain this interest after retirement. Of the 115 visited, 70 seemed to have had no outside interests, while 45 were active in the social life of their communities. At first glance this seems to show that a very small number continued their social interests in old age. However, an analysis of the seventy somewhat explains the situation, for forty-two of this number were too feeble to do anything; nine were busy with other work such as a full-time government position, nursing the sick, or running a lodging house; and only nineteen actually having the time and strength for it were not actively interested in things aside from their homes.

Of the 45 engaged in outside enterprises, 35 were interested in one or more of the following: clubs, churches, concerts, movies, lectures, and neighborhood schools. The remaining 11 (less than one-tenth of the whole) made club work their chief interest in life. One retired teacher was described by a friend as "belonging to about every club in the city." This woman is interested in the various settlement houses and particularly in negroes as her mother and father devoted the best part of their lives to the

Abolitionist cause. Another woman finds time for housekeeping, gardening, sewing for her daughter and an orphans' home in Georgia, besides calling on shut-ins and helping in church work. Several of the teachers are members of the Women's City Club and of the Women's Educational and Industrial Union. One sweet little woman told the visitor, "If necessary skimp a bit yourself but keep interested in others and help them." At the time she was visited she was engaged in helping with the Assyrian relief work; was treasurer of a sewing circle in the church; was helping to educate young people in China, Assyria, and Alabama; was a member of the Y. W. C. A. and W. E. I. U., Speech Readers' Guild, Red Cross, Boston Teachers' School of Science; and was teaching in a Chinese Sunday school. Other women, lovers of the out-of-doors, were active members of the Appalachian, and Field and Forest Clubs. All of the investigators were struck by the generosity of these women. In several instances the field workers were mistaken for those soliciting for the Church or Red Cross or some other organization, and in practically every case, no matter how needy the teacher, she had a bit of money all ready to give for this or that cause.

Part-Time Work

It has been shown that the income of the large majority of retired teachers is pitifully small—only one-fifth of the 115 had an income of more than \$700—and that one-third (31.3 per cent) of the 115 were supplementing their pensions by whatever work they could find to do. Let us see just what ingenious plans these educated women tried and found successful. Of the 115 teachers, less than a fourth did no work, nearly a half were doing unpaid work, and almost a third were receiving remuneration for their work. Table 20. Of those not working, 15 were physically incapable of it and 9 were strong enough but either were boarding or were living in homes sufficiently well off not to require their services. Of the 55 engaged in unpaid work, 42 were busy with housework, 7 did light housekeeping, and 6 filled their time with club work of an important character. It is the third who were doing paid work that we wish particularly to consider here. The largest number, nine, were engaged in making fancy work, which term includes

everything from crocheting and embroidering, to the finest sewing. Though one might suppose that a large number of women, hard pressed for money with which to buy the necessities of life, would turn naturally to housework as the easiest expedient, only 6 of the 115 were found to be thus engaged. To this number might be added, however, the four who kept roomers. One of these four also sold embroidery of her own making besides taking advantage of a novel plan for serving hot lunches to teachers.

Some of these women seemed loath to give up their teaching. One gave lessons to abnormal children in their own homes, one did substituting whenever she was needed, and five were tutoring. Another woman, fond of reading and still blessed with good eyesight, spent many pleasant and profitable hours reading to both those who were sick and those who were old. Charity organizations offered employment to two others. This field of endeavor might well attract the teacher, for her work has given her an invaluable approach to all types and classes of people and a deep insight into their characters,—both attributes being requisites of successful social workers. Two women, of artistic temperament, had found painting place-cards, Christmas greetings, and the like, a delightful way of increasing their incomes. Still another teacher took pleasure in doing library assistant work. This is work that almost any teacher should be prepared to do.

Preserve making was the method of earning money selected by one teacher. For several years she had made a regular business of it, preparing a great variety, using standard glasses and uniform labels. The rows upon rows of neat little jars looked tempting, to say the least, and the appearance of the woman, neat and attractive in her freshly starched white dress and apron, were all that were needed to convince one that her confections might well have a ready sale.

Of those women who liked to and were able to be busy outside of their homes, there were two holding government positions. One of these, as she so delightfully described it, had "got the bee" for a job during the war when all were being urged to offer themselves for service. She found her temporary position so pleasant and enjoyed earning money again so much that she determined to take the Civil Service Examination for a permanent place.

TABLE 20. OCCUPATIONS¹ OF RETIRED BOSTON WOMEN TEACHERS

OCCUPATIONS	Teachers	
	Number	Per Cent
Total,	115	100.
Paid Work:	36	31.3
Teaching abnormal children,	1	
Keeping house,	6	
Keeping roomers,	4 ²	
Tutoring,	5	
Making fancy-work,	9 ³	
Teaching as a substitute,	1	
Holding Civil Service positions, . .	2 ⁴	
Reading to others,	1	
Doing work for charitable organizations,	2	
Making preserves,	1	
Painting and drawing,	2	
Gardening and farming,	1	
Assisting in library,	1	
Unpaid Work:	55	47.8
Keeping house,	42	
Doing light housekeeping,	7	
Doing club work,	6	
Not Working:	24	20.8
Capable of work,	9	
Boarding,	2	
In homes having servants,	7	
Incapable of work,	15	

¹Some interesting occupations were found among women other than the 115 from whom schedules were secured. Such cases are those of a woman who had been serving as clerk in a bank for the last three and a half years, one who cared for children and elderly people, one who was a successful writer of children's stories, one who translated the Italian letters of a large exporting concern in Boston, and one who gardened and kept bees.

²One of the 4 also served lunches to teachers.

³One of the 8 did fine sewing and another gave painting lessons besides selling her embroideries.

⁴One of these 2 besides being clerk in the U. S. Treasury Department at Washington, D. C. in order to supplement her savings, had been companion to a woman and taught English in a foreign legation at Washington.

This she did, and when visited by the investigator was most happy in her work as filing clerk. The substantial little sum that came so regularly added to her sense of financial security. The other teacher, engaged in a like occupation was a civil service employee of the Treasury Department of Washington, D. C. Previous to occupying herself with this work, she augmented her income by being companion to a lady in Washington and also by teaching English in one of the foreign legations.

Though sufficient information for tabulation purposes was obtained from only 115 retired teachers, others gave delightful descriptions of the ways they had found of supplementing their savings. Of these, one had been a clerk in a bank for the last one and one-half years, while another was a successful writer of children's stories—surely a delightful occupation for one who loves children and enjoys pleasing them. Is it not peculiar that more teachers have not availed themselves of such work as this? Members of the teaching profession should rank high in literary ability. Still another of these women was being most successful in her gardening and bee-keeping. A fourth cared for children and older people while still another translated the Italian letters of a large Boston exporting concern. It will be seen, then, that variety in part-time occupations is not lacking.

We have considered the various ways of supplementing incomes that have been successfully tried by retired teachers. Let us turn now for a survey of some further ideas that teachers still active hoped to make profitable after their retirement. One of these women wrote that she had a friend living in Colorado who owned a house and a five-acre ranch. This friend was a teacher and had to support her family. The Boston teacher planned to go West, help farm this little ranch, and share expenses with the friend.

Another woman—remembered with great pleasure by the visitor—planned to retire in California. She had no relatives left and hence she wanted to be near the married god-daughter to whom she was very devoted. She expected to have a little bungalow apartment all her own and, though handicapped by deafness, she did not anticipate being idle, for, as she so pleasingly said, "I adore children and always want to have them about me. Have

you ever heard of one being professional grandmother? Well, that is what I am going to be. There are ever so many mothers who desire to go out now and then and who have a hard time finding responsible people with whom to leave their little ones. I hope to help such mothers and they in turn will be helping me. And then if I tire of that, or even in between times, I may play doctor to the wardrobes of busy professional women, sewing on buttons, darning stockings, and mending the rips. I should get plenty to keep me busy for I know how hard it has been for me to keep my clothes in repair while I have been teaching and I know that I am not the only working woman who has found it so. Then I still have a third job that I may revert to, that is, keeping books for the husband of my god-daughter. I can see no reason why women should have trouble in supplementing their incomes after retirement if they are the least bit adaptable and ingenious."

Another gifted and active woman was preparing for the time when approaching deafness might cut short her teaching career. She was attending an evening law school in order to prepare herself to earn her own and her mother's support as a lawyer.

A letter from one of the teachers furnished a forceful and convincing statement of the desirability of having an avocation on which a teacher may rely for support or diversion when deprived of the interests which have absorbed her during the period of her active professional life. We can do no better than to quote passages from this letter.

✎ "Din it into the head of every teacher to have an *avocation* as well as a vocation. Urge teachers to develop an interest in some outside work which may grow into something remunerative later on. 'But, I have no time,' says the teacher, 'or strength.' Yes you have! Don't do so much church work, or social work, or don't entertain so much, or else cut out some of your concerts and study to be well-equipped along some secondary line. Are you fond of teaching drawing? Then take up draughting with a correspondence school. You'll enjoy it and every teacher should study some, you know. One teacher, a friend of mine, took up silversmithing for her play and when an accident kept her on crutches for over a year it was her salvation financially, and could be again. My avocation is my garden. In Maine is a small, run-

down farm, cheaply purchased. There I have my own wood, and no water rates to pay. I keep a few hens and can raise \$100 worth of vegetables yearly. Besides this I have nearly all the fruit that the five of us (she is supporting four old people) can use, for we have apples, peaches, pears, grapes, quinces, currants, and gooseberries. All of this considerably lightens my financial burden. Here with my pension and the bit more that is left after 'my family' is gone—well I don't need to worry about the future."

The plans just given have been tried and found workable. Those who have been so generous in telling us of their avocations have done it in the hope that some other women might be helped thereby. Let us suggest that it is not only those in need of money who should have avocations but also those without tasks to keep them busy and happy. The following extract from a letter will illustrate the point; "I realize that the time of my retirement is drawing near and in the still small watches of the night when slumber sometimes refuses to be wooed I often wonder what the future has to offer to one deprived of the regular occupation of a lifetime and with no home ties demanding service. The outlook seems at times forlorn and sad. If, to quote from your circular, your workers can discover and offer 'ways of insuring an old age period of contentment or even of great happiness' to those whose need is such as mine, you will have become indeed benefactors to a large body of public servants, who because of their vocation have been deprived of family ties and in their last years may have to depend upon strangers for care and society."

General Valuation of Old-Age Life of Teachers

And now we come to the end. What is the general valuation of the old-age life of the teacher? Is this period of life worth living for and looking forward to?

Of the 115, almost three-fourths appeared to be happy while about a quarter of the number were discontented, bitter, or sad. Most of those who were working were much happier than if they had been idle. Those who had shouldered the most burdens and cared for dependents were almost invariably the sweetest and most lovable in their old age. Some in their poverty and sickness had been embittered but there were many others bearing their adver-

sity with smiles. One woman particularly is to be thought of in this connection. With mind bright and active she was unable to leave an invalid's chair. With her own savings used up in the care of those once dependent upon her, she had lived to see the day when she was absolutely dependent upon her younger sister who cared for her, tried to do the housework, and taught at the same time. When the visitor spoke of her brave little smile, the woman hastened to say, "Why, my sister has almost more than she can bear already, why should I add to her burden by being sour and disagreeable or even sad?" Then there are those who are in that blissful stage of senility where all seems right and happy to them. These are indeed to be envied above those who can see but the dreary side of things. And lastly, there are those upon whom fortune has smiled, those who have loved ones about them, homes of comfort, and hopes realized—those who have "a wee home where they may have sunshine and sunset, an apple tree, a piazza, and some pleasant neighbors."

CHAPTER V

QUESTIONS FOR DISCUSSION BY CO-OPERATING INVESTIGATORS

INTRODUCTION

The experiences of a group of trained American women who are seeking means of adjustment to new social and economic conditions have been presented in the previous chapters of this report. Many terse statements gathered in personal interviews or by correspondence prove that, for the past thirty years, the more thoughtful Massachusetts teachers have been feeling their way towards a solution of the difficult problems which confront self-supporting women after their retirement from active service. The celibate women of past centuries did not assume this individual responsibility for making provision for the period of old-age incapacity. Many of them were members of religious communities whose carefully enforced disciplines prescribed the details of daily living. A peaceful and protected old age, hallowed by the religious associations of a life time, usually could be expected. Other unmarried women continued to share the activities of the large family groups which were the economic units of society before the Industrial Revolution. Fathers or brothers directed the productive activities of the household and represented the family in business transactions. There was little encouragement for feminine independence or initiative, but all responsible men felt the obligation to give care and protection to the females of their households. These traditional family relations are weakened or destroyed when there have been many years of separation during which the women have not rendered services to or received assistance from their male relatives. Individual contracts for services and economic independence inevitably lead to personal responsibility for complete self-support, and new social as well as economic adjustments are necessary when a woman reaches old age without an established position in a family group. The Massachusetts

teachers have been pioneers in the search for means of dealing with these new conditions, so that a pooling of their experiences results in a composite picture which will give definite content to the questions which we are presenting for discussion by co-operating groups.

Contributions to the final report dealing with conditions throughout the United States may take three forms:¹

- (1) Information showing the extent to which the experiences of Massachusetts teachers are typical of those of teachers in other parts of the United States.
- (2) Data similar to those presented in this report dealing with the experiences of women who support themselves by vocations other than teaching.
- (3) Discussions of the validity of the tentative generalizations suggested in this report.

EXTENT OF THE NEED FOR OLD-AGE PROVISION

What proportion of the teachers or of other groups of gainfully employed women devote their lives to their vocations and depend on their own exertions for means of support after retirement from active services? Ten per cent of the Massachusetts teachers have been in the schools for 30 years or over. No doubt this proportion at least will devote their lives to their profession and must gain from it the larger portion of their support after retirement. The need is equally urgent for many of those with shorter terms of service. A recent study of reasons for leaving employment in the Massachusetts schools shows that the proportion (37.4 per cent) who expect to support themselves by work in other vocations or by teaching in other states is slightly greater than that of those who leave in order to marry (36.3 per cent).²

If conditions in Massachusetts are typical of what is found in other portions of the country, there will be a certain proportion of the teachers and of other self-supporting women who must depend chiefly or entirely on their own thrift and foresight for the means of insuring a care-free old age. This will require an early facing of the need of providing maintenance during a more or less lengthy

¹More details about the assistance desired are given on pages 4-5.

²Report of the Special Commission on Teachers' Salaries, 12.

period of old age incapacity. But the development of such consistent plans of saving is retarded by the fact that, for many years there is a strong undercurrent of instinctive emotions which prompts the majority of these women to expect the normal family experiences of wives and mothers. Comparatively few commit themselves fully and promptly to the celibate life of social service which our statistical studies lead us to predict for about half of our highly trained American women, and even these are susceptible to influences which may lead to an early abandonment of well-laid plans.

Would it be reasonable to maintain that, during the period of gainful employment, a self-supporting woman should make the portion of her old-age provision which a well planned life would assign to those years? When the gainful employment is abandoned in order to become a wife and mother, good use can be made of such thrifty accumulations. They may be added to the capital which is assisting in the production of the family income, they may make possible the purchase of a home, or they may be retained to meet a portion of the needs of old age. When a woman marries after some years of professional activity, it usually implies that her husband will have a shortened period in which to accumulate savings. The wife has served her vocation rather than the family during her earlier years, and some reapportionment of economic obligations seems just. If we grant the validity of this argument, then the questions suggested by this study of the experiences of Massachusetts teachers should be of interest to all self-supporting women.

EXTENT OF THE CARE OF DEPENDENTS

Gainfully employed women as well as men recognize social claims on their earnings which are superior to those of provision for old-age incapacity. Chart IV. Money required for the immediate needs of members of the family or household cannot be withheld easily in order to make secure the future of the individual. The results of the present study and of a recent English investigation indicate that the assistance given dependents fluctuates with the earning capacity of the women. During earlier years when little more is earned than what is required for bare self-

support, but few women contribute to the maintenance of others, but the increased earning capacity of maturity enables a high proportion of the gainfully employed women to assume responsibility for the care of their natural dependents. Assistance was given to dependents by 37 per cent of the active Massachusetts teachers when they were 20-29 years old, but over half (52.2 per cent) of them made such contributions when they were at the height of their earning capacity between 40 and 50 years of age. Tables 24 and 19. The English study dealt with women whose earnings permitted less assistance to dependents, but the same tendencies are shown, as 7.4 per cent of the wage-earners of 18-20 assisted dependents while 28 per cent of those 36-40 years old cared for others.¹

The findings of these two studies suggest interesting questions about the probable future social and economic relations of gainfully employed women. *Is it probable that the unmarried women of the family will accept an increasing burden of responsibility for the care of its dependents?* The women of the United States are rapidly approaching complete equality with men in opportunities for training and for the profitable use of their talents. In fact, females avail themselves more fully of public educational agencies than males, as they are in the majority in the public secondary schools and are approaching equal representation in the state universities. They are still somewhat handicapped in finding varied forms of gainful employment, and rarely are compensated for their services at the same rates as men, but with the development of greater political power, these disabilities gradually may be overcome.

Is it just and desirable that equality in economic responsibilities accompany equality in opportunities for gainful employment? This would mean not merely that women would become responsible for complete self-support, but that they also would give necessary care to natural dependents. The probability that business and professional women will make this complete social return for the privileges which they win is suggested by the experiences of the Massachusetts teachers. If we assume that the conditions in older Eastern communities are typical of what may develop elsewhere in

¹Rowntree, B. S., and Stuart, F. D., *The Responsibility of Women Workers for Dependents*, p. 19, Table IV.

the United States, then we may expect that in the future there will be many families in which the unmarried daughters will continue to live in the homes of their childhood and will become the chief supports of their aged parents. Their brothers or sisters will marry and devote themselves to the rearing of the next generation. When members of the family are overtaken by misfortunes there will be an instinctive tendency to turn for assistance to the remnant of the older family group. Thus we find the Massachusetts teachers giving entire or partial support to mothers, sisters, nieces, nephews, brothers and fathers. Table 19. The motherly impulse to care for others was so strongly developed in some of these noble women that they voluntarily assumed responsibility for the support of unrelated aged or younger persons.

Granting that such increased social responsibility will be assumed by women who from choice or necessity remain unmarried, *is it true that such altruistic services may assist in counteracting social and personal evils which are beginning to show themselves in modern highly developed communities?* The city apartment, unlike the farm of pioneer days, does not lend itself readily to the care of dependents. The immediate family often is overcrowded, and old people find it hard to live in such close proximity to growing children. With greater pressure of economic conditions, a man needs all his resources to house, nourish and educate a small family. Even in the United States, the population is rapidly outgrowing the food supply. When these conditions reach their full development in overcrowded China, the female infants often are killed at birth. A better way of dealing with such a situation might be a systematic effort to give them every advantage of nurture and training so that they would become productive members of society, capable of relieving the fathers of the next generation of the care of their dependents of the past generation.

Over a hundred self-supporting business women who were living outside of family groups were visited by investigators from our Research Department in 1916. Many of these women had lived for 10 to 15 years without intimate personal ties to enlist their interests. The danger, under such circumstances, of developing a self-centered, or even somewhat crotchety, character was apparent to all those who assisted with the interviews. Quite a different

impression was made by the older teachers, many of whom had shown an incredible amount of unselfish devotion to their families or others in need of assistance. Again and again the visitors in reporting the interviews of the day, expressed their warm admiration for the well-poised, lovable characters of these older Boston teachers. Their genuine affection for their pupils and frequent expressions of loyalty to their profession made it evident that they had found worthy outlets for their social impulses. The increasing numbers of sensitive, highly trained, American women who must forfeit the personal development which may accompany the gratification of their instinctive emotions, may find other ways of expressing their altruistic impulses which will be equally productive of strong and lovable personalities.

Conceding for the sake of our argument that teachers and other professional women will contribute to the support of dependents, and that the social and personal advantages of such assistance make probable its increase in the future, *how will these altruistic services affect the ability of the women to make necessary provision for old age incapacity?* There is danger that this may bear an inverse relationship to their needs. Thus the self-supporting woman burdened with dependents rarely is sought in marriage and the urgency of the needs of those whom she assists often is a measure of the lack of family resources to which the woman may look for future protection. Support is given most frequently to mothers and sisters. Persons giving assistance to dependents of their own or of the preceding generation cannot receive the return in old age which may be expected by those who establish claims on the coming generation. Thus the old age hazards of unmarried women who devote their lives to professional or business services, and who carry the family burdens which they may assume to an increasing extent are greater than those of the men and women who marry and raise children. Hence the peculiar need of self-supporting women for some form of old-age insurance which will provide a minimum subsistence income during the period after retirement from gainful employment.

OLD-AGE INSURANCE

The teachers, in whose ranks are found two-thirds of the trained or professional female workers of the United States, have been

the first of our self-supporting women to discover and provide for this need. Studensky describes 22 state and 72 local teachers' pension systems which were in operation in 1917.¹ The salient features of the history of the teachers' pension systems of Massachusetts can be duplicated wherever efforts have been made to establish systems of old-age insurance. The failure to base the pensions on sound actuarial calculations, the breakdown of voluntary insurance, the necessity for compulsion in order to gain stability for the system and to enforce the insurance of those whose needs will be greatest, and the superior flexibility of contributory pensions are all points which have been demonstrated frequently in the experiences of fraternal societies and in the histories of national systems of industrial insurance.

There can be little doubt but that the teachers interviewed in the course of the present investigation had more thrift and foresight than the average gainfully employed woman, yet they showed a striking inability to accumulate savings for their old-age support. Table 14. In many cases this was due to a generous response to the needs of relatives, in others there was a failure of foresight and self-control, and some women showed a childlike disposition to shift upon Providence all responsibility for their future support. It is true also that many of the older teachers worked during the earlier years of their professional careers for incredibly low salaries. The compulsory, contributory pension system established for the state teachers in 1914 frees a part of the salary from the demands of relatives, forces the teacher to save a portion of her earnings, and makes necessary a subsistence income in addition to the reserve held for future needs. *Have the teachers obtained an old-age protection for which there may be even greater need in other classes of gainfully employed women?*

Sound standards for such future systems of old-age insurance may be established by the help of the experiences of the teachers. It is hoped that our co-operating investigators will gather information which will give abundant evidence on which to base the final discussion of the topics which are being debated by Massachusetts teachers.

¹Studensky, Paul, Teachers' Pension Systems in the United States.

The following questions should receive consideration:

(1) *Is a contributory pension system like that established for the Massachusetts teachers outside of Boston a sounder old-age provision than the gift pension provided by the city of Boston?*

(2) *Should the pension system established by law provide a uniform old-age income or should the amounts paid vary with the salaries earned before retirement from active service?*

(3) *How can aged pensioners be protected from losses in the purchasing power of their pensions?*

(4) *Is it desirable that the old-age protection be supplemented by insurance covering invalidity?*

It is argued that a gift pension may be repudiated at any time because it has become an intolerable burden to the taxpayers. Teachers are not subject to the peculiar hazards of firemen or policemen and they far outnumber other public employees. There are differences of opinion about the purpose and meaning of the old-age pensions. Some assert that they are granted in order to make possible the retirement of teachers whose age threatens the efficiency of the schools, and others claim that they are deferred payments of salaries which are given in order to retain the services of experienced teachers. Those who take the latter view insist that pensions should be proportional to the salaries earned before retirement. On the other hand, those who regard the pension chiefly as a means of protecting a faithful public servant from old-age suffering insist that teachers with high salaries are better able to provide for themselves and should not receive a larger pension than that of associates whose incomes have been smaller. These disputes are avoided when the pension is purchased by contributions apportioned to the amounts of the salaries, as there is an automatic adjustment to variations in income.

The retired teachers, in common with many other persons who depend on fixed incomes, are suffering seriously from the losses in purchasing power of money. Thus over half of the state teachers receive pensions of only \$300. Table 31. With strict economy an aged woman might have subsisted on this sum in a rural community during the period before the war, but it is quite inadequate since the changes in the cost of living. *Should teachers unite with*

*others in promoting efforts to devise means of stabilizing the purchasing power of money?*¹

A small invalidity pension is paid by the Boston Teachers' Retirement Fund. *Should such insurance be a feature of the systems devised for old-age protection or would it be better to separate completely the two forms of insurance?*

SAVINGS AND THEIR INVESTMENT

Carefully invested savings must be the chief resource of teachers who wish a comfortable, care-free, old age. Compulsory or publicly supported pension or insurance systems have undertaken to supply only a bare subsistence income. Half of those which have been established in the United States provide for maximum annual payments of \$500 or less.² The provisions of the Massachusetts law are such as to make possible a maximum pension of \$1500 which is one of the highest granted by any state or city system, but as we have seen, over half of its women beneficiaries are receiving the minimum allowance of \$300. Table 31. This was increased to \$400 in 1920, but the law is not retroactive. Incomes from savings or profitable old-age avocations must supplement these pensions if the teachers are to escape the discomfort which must result from lowered standards of living.

Great personal variations in ability or inclination to save were revealed by this investigation of the experiences of the Massachusetts teachers. A few confessed to weak resignation or childlike improvidence. "I gave up trying to provide for my old age years ago, and that too though I had no dependents to support," wrote one. Another who will retire in a few months at the age of seventy and who must learn to live on one-third of what she has spent in the past writes, "I have lived a very improvident life. I have taken each day and its duty or burden or pleasure and paid my way and looked out for all who needed me. I have taken almost no thought for the morrow. * * * I can live on the pension and annuity fund because I know how to 'be abased as well as how to abound.' I have no fears for the future. I live for today and get and give all the fun I can." Women of these types were

¹Irving Fisher's plans set forth in his book, "Stabilising the Dollar," might be considered by those interested in this subject.

²Studenaky, Paul, Teachers' Pension Systems in the United States, 296-306.

not largely represented in our sample groups, but it is possible that they are more numerous in the entire body of teachers, as others may have been less frank in confessing their inability to meet the responsibilities of mature life. There would be a natural tendency for completer returns from the women who had given thought and effort to the subject of the inquiry. The higher proportion of active teachers who have savings suggests also a growing realization of the necessity for the cultivation of thrift. *Do compulsory contributions to a pension giving minimum old-age support assist in keeping before the teachers the need for further provision for old age?*

Numerous records of the triumph of foresight and self-denial over adverse circumstances furnish stimulating examples of what may be accomplished by careful planning and persistent effort. We will add a few illustrations to those which have been presented in previous chapters. One teacher, orphaned in her childhood, had supported herself since she was 16 years old. She did housework to pay expenses while in the high school, and began teaching with a salary of \$231. She writes, "Every year I set aside a certain amount after allowing for living expenses." She expects to retire at 60 with savings amounting to about \$8000. Another report of persistent thrift reads, "I put into the savings bank \$50 out of my first salary of \$500, and I have saved approximately ten to twenty per cent of my earnings each year since, and reinvested my income, so that I now have about \$20,000 * * *." One remarkable woman who bore heavy family responsibilities until she was 45 years old, then gave herself a college education, and is now accumulating funds for support after retirement, advises, "Save a little every month, no matter how heavy your expenses. Economize on clothes and amusements, carfares and lunches." Analysis of these and similar statements from the teachers who were successful in accumulating substantial sums proves that, even with modest salaries, savings for old-age support may be made possible by a systematic cultivation of thrifty habits during a number of years.

When should the teacher begin setting aside these savings for her old-age support? Miss Strong concludes from her study of Massachusetts teachers that "the usual way for the teachers is to care for those dependent on them, improve themselves by education

and travel, advance to their maximum salary and then provide for their old age." However, such a program is not so simple as it sounds, because it is difficult for a teacher to determine when she has reached the place where further investments in professional training will not justify themselves by increases in salary, and there are many who wish to continue their studies for the sake of the personal pleasure and development which they bring.

The increased difficulty of making provision for old age when saving for this purpose is deferred until late in life is shown by the variations in charges for old-age pensions sold by insurance companies. The cost of furnishing such a pension is determined by elaborate actuarial calculations which estimate the probabilities of survival of the beneficiary and the earnings of premiums when conservatively invested. We will assume that the Massachusetts teacher wishes to purchase a pension of \$600. This sum added to the state minimum of \$400 or the Boston pension of \$600 would give the income necessary for the support of the retired teacher. The rates charged by the Massachusetts State Savings Bank Insurance are typical of those of the more reliable insurance companies. In order to purchase a pension of \$600 beginning at the age of 65, monthly payments must be made of \$5.10 from the age of 25, \$8.70 from 35, of \$16.86 if they do not begin until 45. If the pension begins at 60, the payments will be \$8.28 at 25, \$14.76 at 35, and \$31.26 at 45. These figures represent the minimum cost protection for old age which is made possible by the fact that some of the persons who have paid for pensions die before receiving any returns for the premiums invested. The same pension beginning at the age of 60 combined with insurance for \$750 would require monthly premiums of \$8.97 if payments began at 25, \$15.57 at 35, and \$32.34 at 45. Thus the amounts which must be saved double with each ten years of delay in beginning the payments.

Should the type of work selected be a factor in determining when a teacher should begin systematic saving for her old-age support? Those who feel satisfied with positions in the elementary schools which usually require shorter periods of training might begin setting aside savings for the period after retirement when they are between 20 and 30, while those preferring positions requiring more preparation could defer the making of old-age provision until they

are 30 or over. It seems unwise to postpone all saving for old age until it becomes an imperative necessity which forbids the indulgence in recreational and cultural opportunities needed to give value to the teacher's life.

High courage and self-confidence are required by those women who, as one teacher expressed it, "venture to speculate on themselves" by borrowing money or by spending all their savings for many years in order to fit themselves for supervisory positions or for more scholarly work. The opportunities for women to make use of higher training are limited and the salaries in college positions open to them frequently are less than those of good high schools. Fortunately for the cause of the enlargement of the professional outlook of women, there always will be courageous and gifted pioneers who will take chances and make financial sacrifices in order to claim the right to make use of their talents.¹ Such women must work out individual solutions for their problems of old-age protection, or must accept with fortitude the consequences of the course which they have chosen.

What are the forms of investment found most satisfactory for teachers in different parts of the country? Is the conservatism of the Massachusetts teachers a typical characteristic of self-supporting women? Savings banks for small sums which should be available for emergencies, endowment insurance policies which mature when the woman is between 50 and 60 years of age, and furnish funds for investment in annuities,² shares in co-operative banks which are safe and yet give a high rate of interest, and Liberty bonds, are all investments which involve no risk.

The rapid depreciation in value of the modest incomes yielded by the painfully gathered and carefully invested funds of the Massachusetts teachers raises the question of whether real estate gives greater safety in old age than annuities or other fixed incomes from reliable securities. Less than 10 per cent of the Massachusetts teachers reported such investments. One teacher expressed the objections to such use of savings: "Real estate owner-

¹We have not collected schedules from women teachers in colleges but extensive and varied personal observations indicate that they may experience greater difficulty in making provision for their old age than the public school teachers for whom modest pensions frequently are provided by law.

²A study of the extent to which women make use of commercial insurance agencies has been made in our Research Department. Its results will be published at a later date.

ship as I have found it ties you down so. You can't travel, for it constantly calls for expenditures hard to meet. It keeps you property poor." Another who has cared for 3 to 5 dependents, found the purchase of a two-family house an effective means of meeting difficult financial problems. She rents one apartment and 3 rooms of the other in which she lives. She reports, "It is a hard proposition and represents great self-denial but it is the only way I can see to provide for my old age and that of my sister who is the only one now left." Several teachers look forward to providing themselves rural or village homes for use after retirement. One writes, "I have bought land in a pleasant town about 20 miles from Boston, shall build a house, adopt a boy, keep hens, and raise strawberries. A thrifty Scotch woman says, "I hope to buy a modest house to retire to in some country village. There I hope to engage in the village activities and improvements and be able to live with my sister on my pension and interest without worry." *Is it desirable that teachers should endeavor to gratify before the time of retirement this longing for a home? In view of the danger of the decline in the purchasing power of money, would her old-age provision be rendered more secure by a division of her assets between real estate and other investments yielding a money income?*

CO-OPERATION FOR OLD-AGE PROTECTION

The present study yielded but slight evidence of co-operation in making provision for old age. Instances of friends and relatives who were able to lessen living expenses by keeping house together and one case of a joint fund for old-age protection suggest the advantages of a combination of resources. A co-operative enterprise undertaken by two Ohio teachers might be carried out on a larger scale. They purchased a small farm to which they are devoting their energies during summer vacations. When this property is developed, it will afford pleasant and profitable outings during the period of active professional life and will supply a home and a modest income after retirement. A group of teachers who are fond of rural life might make a great success of such an undertaking. This would be a country club with practical as well as recreational features. Fruit and bees easily could be cared for by such a group of women, and modern power cultivators make pos-

sible other crops. The long summer vacations and freedom on Saturdays give teachers an advantage over business women in carrying out such plans.

Would it be desirable that the teachers of city school systems establish homes for aged teachers? Medical care, nursing and other services needed by the aged could be supplied at minimum cost in such homes. With careful management it might be possible to give care without a greater charge than could be met by the legally established pension. The objections to old ladies' homes raised by one teacher might be less if all the guests were retired teachers. She writes, "I have met good women living in old ladies' homes who were so garrulous because of uncultivated minds, often entertaining no constructive thoughts, that they wearied me, and I should be unhappy living with them."

THE TEACHER'S NEED OF AN AVOCATION

The greater longevity of women and their superior mental and physical vigor during old age have been shown frequently in statistics dealing with characteristics of the aged. It is true also that teachers like preachers are above the average in their ages of survival. When teachers' pension systems are established, usually a compulsory age of retirement is fixed. This is a sound policy since only in exceptional cases would it be desirable to retain in the schoolrooms teachers over 70 years of age. Yet there are many women who are vigorous and active until they are 10 to 15 years older. Teachers and other professional women who have devoted their lives to worthy services cannot retire to the vacuous round of the elderly women found in many boarding houses and family hotels. Worthy channels must be provided into which they may direct their lessened energies. Hence the need of an avocation, which could be cultivated as a diversion while in active service, and would supply an interest or even an income during the period after retirement. *What avocations suitable for old age have been discovered by retired teachers or older professional women living in other states?* We particularly desire reports on this subject from our co-operating investigators.

The fine arts are acknowledged to be the means of supplying cultured persons with the most worthy and absorbing recreational

interests. Teachers who have literary, artistic or musical ability should be careful to continue the cultivation of these talents, as they furnish forms of enjoyment which will give greater value to the period after retirement. Such interests retain their hold until late in life. Indeed, creative ability in these fields is not uncommon in persons who are beyond the ages when teachers retire from their schoolrooms.

Various forms of social service have been noticed in Miss Proctor's account of the old-age experiences of Massachusetts teachers. Such altruistic activities seem peculiarly suitable for women with the thorough knowledge of human nature which must be acquired by experienced teachers. One Boston teacher furnishes an attractive example of deliberate preparation for such work. Realizing that many towns have libraries which are too small and poor to employ efficient librarians, she plans to prepare herself to give trained services for a modest compensation. She is taking courses given in summer sessions of colleges in order to prepare herself for the finest type of library service. When she decides on her field of work, she will buy a home and endeavor to become a helpful influence in the community. Similar training could be procured for other forms of social service which might serve as avocations during the active period and supply more absorbing interests after retirement.

SOCIAL AND PERSONAL ADJUSTMENTS

The present study deals primarily with the economic needs of women who have been self-supporting throughout life, but social and personal adjustments are as imperative as economic if a happy old age is to be insured. The women who reported their experiences are representative of a rapidly increasing group who are like the worker bees in that they devote themselves to the service of society rather than to its continuance. Sanctions must be discovered which will give beauty and value to the forms of personal development which are possible in such lives. We are in need of a new literature which will assist these women to a refocusing of their emotions. Many go through life with a consciousness of defeat because of their inability to adjust their enthusiasms to the realities of daily living. In this age of marvelous enrichment

of the lives of women, substitutes may be discovered for the time-honored satisfactions of the grandmothers of the past. Descriptions of happy personal and social adjustments during old age will be of great value for our final report, as they may prove suggestive to the women who have not discovered a road to the peace and serenity which should reward lives devoted to worthy services.

APPENDIX

CARE OF OLDER WOMEN EMPLOYEES BY BOSTON RETAIL STORES¹

By SARAH LOUISE PROCTOR

Eighteen large and long-established retail dry goods and clothing stores were visited in order to discover what proportion of the female employees continued their services until overtaken by the incapacity of old age, and to discuss with the store managers the policies which they have adopted in dealing with older women workers.

It was discovered that a comparatively small proportion of these older women had service records which would establish strong claims on their employers. Only one in ten (9.9 per cent) of the 4190 women for whom data were available had been with the firms where they were found employed for ten or more consecutive years. Elderly women who had spent their wage-earning lives behind the counters of Boston stores were found,² but their periods of service were distributed in such a way that no strong claims for old-age pensions were established with the firms where they were employed. Typical cases will illustrate the situation: Miss *M* had been with one store for 21 years, with another for 6 years, and but 2 years with the company whose records were examined. Mrs. *K* had worked 26 years in one store and but 7 years for her present employer. An interview with a third woman still active but nearing eighty, revealed a similar situation. She had been saleswoman and buyer for over thirty-six years, spending twenty-five years of that time with one firm, but had held her present position for only three years. In point of service, she would be entitled to little consideration from her employer though the time was not far distant when she would be forced to retire. However, store managers recognize that, with the development of more stable groups of workers, definite policies for assisting older employees should be formulated. The accounts of their efforts to meet in-

¹This is a summary of Miss Proctor's report of her study of the policies of Boston retail stores in dealing with older female employees.—*Lucile Eases*.

²Four of these women had worked in retail stores 48 to 50 years.

dividual needs show clearly the transition from the desultory charitable aid of the past to established pension systems giving recognized claims. A summary of these statements shows that six of the stores aided their older women with gifts of money when very trying situations arose. Five firms had some form of pensioning; one of this number had a fixed policy adopted in 1920, while two others were seriously considering pension plans. Six employers had made consistent efforts to shift their older women employees into easier jobs, while five covered their activities along these lines by the insistent statement, "We care for our women." Nine firms let their older women come in for shorter hours, for which all but one paid full wages.

Gifts of Money

Charitable donations to older employees took different forms in the various stores. Five of the firms made such gifts in cases of sickness and accidents, and one of these also made a grant of money when laying off those who had become inefficient because of age. Thus a woman who had been with the store for about fifteen years, but who had become lax in selling and was known to be financially well off, was given \$300 and dismissed in as kindly a way as possible. A woman dismissed or quitting after about five years of satisfactory service usually was given two to three weeks' wages, while one who had worked in the store for ten years was given approximately \$100. There were no fixed scales for the gifts of money: such matters were private and personal, and dependent entirely on the judgment or good will of the store officials.

Pensions for Store Workers

The one formal pension system in use has the following main provisions: Women are eligible for pensions upon becoming sixty years of age and incapacitated for work. It is necessary for them to have served the company for at least ten continuous years immediately prior to becoming sixty years of age. The employee is required to make written application for the pension, giving the nature of her incapacity and a statement as to her financial resources. When this statement has been verified by the Superintendent, the application is sent to the President, who is required to

act upon it within thirty days. The pensions are computed in the following way: The yearly pension is a sum equal to 3 per cent of the average annual salary, for the 10 years immediately preceding the date of making application, multiplied by the number of years of service of the applicant, providing this average annual salary amounts to \$20 or less weekly. If it amounts to more than \$20 weekly, the yearly pension is a sum equal to 2 per cent of the average annual salary multiplied by the number of years of service, excepting that in no event shall a pension exceed 90 per cent of the salary of the applicant prior to her filing an application. The President can, upon his own volition, place anyone upon the pension rolls. This provision makes it possible for a person to receive a pension even though she has not worked in the store for ten years. At the time of the survey, this firm had no women upon its pension rolls although several were eligible to make application. Those who were eligible were described as "active, valuable employees who would resent any suggestion of their being pensioned." This pension system was adopted at the instigation of the employees. The company was proud of it, but to quote one of the executives, "We use it with discretion since we believe that men and women who have spent the greater part of their lives in the store are happier continuing in their work. Whenever possible we give them a lighter job and let them come in for shorter hours as long as they are strong enough. Many of them, if deprived of their work and taken away from the constant contact with people which store life affords, would feel that they were old and had been 'laid on the shelf'. They know that the pension is available and that they may apply for it. We want to see them contented and happy, not ill and dissatisfied."

Two other firms, feeling that they had been in business long enough to have older employees whose faithful services deserved recognition, were considering plans for definite pension systems.

Gift pensions were enjoyed by a few women whose employers appreciated their years of faithful services. The head of one firm had died and provided in his will that the two women in the store who had been there practically since its opening, should receive fifteen dollars a week each, so long as they lived and remained unmarried. At the time of this survey, these two women, though

pensioned, were still selling in the store and bade fair to be actively and happily engaged for some years to come. One of these 'had been with the firm over fifty years. Another store had the generous record of five women who had been granted pensions equal to their full pay. Two of these women had died in old ladies' homes, one was living in such a home, and a fourth was on the waiting list for admission. All of them entered institutions because they were alone in the world and because they wished the companionship of persons of their own age and the continuous care given by the homes. One of these women pensioned on full pay after fifty years of service in the store, constantly begged to be allowed to resume her work. Without it she was lonely and unhappy. The company finally consented, but she was not strong enough to render efficient service. A serious illness and a fall made necessary a second retirement. On recovery she cherished the vain hope that she might return again to her work. She was often visited by the other employees in the store who fondly referred to her as "grandmother."

Lightening the Work of Older Women Employees

Eight of the eighteen stores arranged a shorter work day for their older women without reduction in wages, and one less generous firm shortened the work day but paid at a reduced rate. The hours of work were sometimes left to the discretion of the women, who were told to come in when they felt like it and to leave when they were tired. Other stores permitted the older women to begin work at ten or eleven and to leave an hour earlier than other employees.

Various replies came in regard to the feasibility of shifting older women into easier jobs. One store executive exclaimed with emphasis, "There isn't an easy job in our store." Another said he had successfully moved one woman from a counter where it had been necessary for her to handle heavy bolts of cloth, to the notion department where she could sit and do her selling. On the other hand, an executive of a third company ridiculed the idea of such a shift for he considered a notion counter one of the most trying positions in the store, inasmuch as it is the counter where quickness counts before all else. Still another store had given up

its factory division and in so doing had thrown fifteen older women out of work. Each case was carefully investigated in an effort to ascertain home and financial conditions. Whenever it was possible these women were shifted into regular positions in the store proper. Those who could not be cared for in this way were presented with three or four 'weeks' wages. For some time the firm helped find work for these people in various parts of the city and was continuing to keep in touch with them and to give them odd jobs whenever possible. Of those successfully transferred to the store, one was given work as dishwasher in the lunch room where the hours were short, another as matron in the rest room, a third as cleaner, while still others were made seamstresses in the alteration room. The executives of some stores questioned the feasibility of placing older women in the alteration department inasmuch as this department demands skilled seamstresses and swift fingers, since practically all alterations are rush orders. Though one firm did concede that places might be found for women who would remove bastings.

Three stores had successfully shifted women from selling to marking, while one had placed a woman at clerical work in the credit department where she could sit and relax as her failing strength demanded. Some of the stores put older women in charge of their check rooms. Another firm felt that it was virtually pensioning an old employee by putting her on a power tag machine where very little was required of her. She had been with the company over thirty years. Since she was enjoying her old wages and had been made to feel that she was still a part of industry, she was quite happy and contented. This same store employed another former saleswoman in making curtains and draperies on a power machine. This woman found the work congenial and was able to earn her wage while continuing to serve the store.

One company, valuing very highly a certain saleswoman and buyer who was nearing seventy years of age, had hired a boy to do her errands. For instance, this lad was sent to the store room for her, helped her to keep the stock dusted and in order, and then filled in his time with various odd jobs around the store.

Lengthening Terms of Service of Store Employees

Increased recognition of the value of a stable working force has resulted in well-organized efforts for lengthening the terms of service in the Boston stores. For example, the department store having the largest pay roll maintains a "Quarter Century Club." Men and women who have been with the firm for twenty-five years are eligible for membership. Banquets and other social gatherings stimulate interest in the Club and bring those who win admission into more intimate relations with experienced and influential members of the store staff. Efforts to adjust services to the strength of faithful, elderly employees, and pension systems seem to be logical outgrowths of such plans for retaining workers during the period of their wage-earning lives. In the absence of a general, publicly-administered old-age pension system, it seems probable that other large retail establishments will devise plans which will give their employees a subsistence income after retirement from long services.

**STATISTICAL TABLES CITED IN THE TEXT
OF OLD-AGE SUPPORT OF WOMEN TEACHERS**

TABLE 21. LENGTH OF SERVICE OF 190 ACTIVE MASSACHUSETTS WOMEN TEACHERS

(Sample Group from whom Schedules were obtained)

YEARS OF SERVICE	Number of Teachers whose Years of Service Were as Specified:	
	Boston	State outside Boston
Total,	85	105
15 years or less,	—	4
16 to 20 years,	2	18
21 to 25 years,	8	28
26 to 30 years,	15	18
31 to 35 years,	14	18
36 to 40 years,	20	8
41 to 45 years,	14	5
46 to 50 years,	5	3
51 years,	1	
Not stated,	6	3

TABLE 22. LENGTH OF SERVICE IN THE BOSTON SCHOOLS OF WOMEN TEACHERS AS INDICATED BY CHANGES NOTED AT FIVE-YEAR INTERVALS IN THE NAMES REGISTERED IN THE BOSTON EDUCATIONAL DIRECTORY

LENGTH OF SERVICE	Average Serving Specified Periods	Number of Women Teachers who had served for periods specified prior to the last appearance of their names in the Educational Directories of the dates stated.				
		1920	1915	1910	1905	1900
Total,	2359.6	2927	2748	2479	2024	1620
Less than 6 years,	690.0	683	673	851	708	535
6 years to 10 years,	503.8	501	685	547	432	345
11 years to 15 years,	372.2	564	463	363	282	189
16 years to 20 years,	267.4	419	328	237	163	190
21 years to 25 years,	179.2	286	213	146	169	82
26 years to 30 years,	130.8	179	131	145	73	126
31 years to 35 years,	98.0	113	124	59	107	87
36 years to 40 years,	64.4	98	50	76	57	41
41 years to 45 years,	32.8	35	55	37	22	15
46 years to 50 years,	15.2	30	19	13	6	8
51 years and over,	5.8	10	7	5	5	2

¹For Per cents see Table No. 7.

TABLE 23. AGE PERIODS WHEN ACTIVE MASSACHUSETTS TEACHERS REPORTED EXPENDITURES FOR PROFESSIONAL ADVANCEMENT

AGE PERIODS	Teachers Reporting Expenditures in Specified Age Periods			
	For Education		For Travel	
	Number	Per Cent. ¹	Number	Per Cent. ²
Teachers ¹ reporting	113	59.5	109	57.4
Under 20 years, .	19	10.1	5	2.7
20-29 years, . .	65	34.5	42	22.3
30-39,	72	38.5	70	37.4
40-49,	56	31.5	59	33.1
50-59,	28	23.9	27	23.1
60-70,	10	20.4	8	16.3
Unknown age periods, . . .	10		11	

¹Records for 190 teachers were studied: of these 83 invested in both study and travel; 46 in neither; 6 failed to give the desired information. Since teachers expended money for these purposes in more than one age period, there are numerous cases of multiple counting.

²The bases used in calculating these percentages will be found in Table 9 which gives the number of teachers reporting their expenditures in each age period.

TABLE 24. AGE PERIODS WHEN 147 ACTIVE MASSACHUSETTS TEACHERS HAD DEPENDENTS

AGE PERIODS	Number of Teachers who Reported Dependents in Specified Age Periods ¹	
	Number	Per Cent.
Under 20 years,	20	10.6
20-29 years,	70	37.2
30-39,	90	48.1
40-49,	93	52.2
50-59,	50	42.7
60-70,	16	32.7
No information as to age periods, .	18	—

¹The bases used in calculating these percentages will be found in Table 9 which gives the number of teachers reporting their expenditures in each age period.

TABLE 25. AGE PERIODS WHEN 174 ACTIVE MASSACHUSETTS WOMEN TEACHERS MADE SAVINGS

AGE PERIODS	Teachers Reporting Savings in Specified Age Periods:	
	Number	Per Cent
Under 20 years,	4	2.1
20-29,	42	22.3
30-39,	66	35.3
40-49,	72	40.5
50-59,	39	33.3
60-70,	14	28.6
No information as to age period, . .	33	—

The bases used in calculating these percentages will be found in Table 9 which gives the number of teachers reporting their expenditures in each age period.

TABLE 26. AGE PERIODS WHEN 174 ACTIVE MASSACHUSETTS WOMEN TEACHERS MADE INVESTMENTS

AGE PERIODS	Number of Teachers in Specified Age Periods who Made the Following Investments:						
	Total	Savings Banks	Co-operative Banks	Insurance	Real Estate	Stocks and Bonds	Liberty Bonds
Total,	635	203	100	140	58	63	71
Under 20 years,	11	7	2	1	1	—	—
20-29 years,	71	37	8	18	4	3	1
30-39 years,	134	47	22	37	14	11	3
40-49 years,	169	44	27	43	14	18	23
50-59 years,	121	30	17	23	9	10	32
60-70 years,	35	8	6	7	1	2	11
Unknown age periods,	94	30	18	11	15	19	1

TABLE 27. AMOUNT OF SUPPORT GIVEN TO DEPENDENTS
BY 147 ACTIVE MASSACHUSETTS WOMEN TEACHERS

NUMBER OF DEPENDENTS	Teachers who gave Specified Dependents:					
	Total Support			Partial Support		
	Number	Per Cent. Based on 190 or Whole Sample Group	Per Cent. Based on 147 with Depen- dents	Number	Per Cent. Based on 190 or Whole Sample Group	Per Cent. Based on 147 with Depen- dents
Total	54	28.4	36.7	123	64.7	83.7
One,	35	18.4	23.8	46	24.2	31.3
Two,	13	6.8	8.8	43	22.6	29.3
Three,	3	1.6	2.0	12	6.3	8.2
Four,	2	1.1	1.4	13	6.8	8.8
Five or more, . .	1	.5	.7	9	4.7	6.1
No data regarding number,	7	3.7	4.8	7	3.7	4.8

TABLE 28. METHODS BY WHICH ACTIVE MASSACHUSETTS
TEACHERS SUPPLEMENTED THEIR SALARIES

SUPPLEMENTARY SOURCES	Number of Teachers Reporting Specified Means of Supplementing their Incomes:	
	Number	Per Cent.
Total reporting,	190 ¹	100.
No means of supplementing salary, .	91	47.9
Inheritance,	51	26.8
Part-time earnings,	32	16.8
Vacation with relatives,	18	9.5
Permanent home with relatives, . .	12	6.3
Other help from relatives,	1	.5

¹Since 11 teachers had 2 methods of supplementing their incomes, and 2 had 3, the figures and percentages add to a larger number than that reported in the total. The number of women reporting was used as the base in calculating percentages.

TABLE 29. SAVINGS OF ACTIVE MASSACHUSETTS WOMEN TEACHERS

AMOUNT OF SAVINGS	Number of Teachers who Saved Specified Amount	
	Number	Per Cent.
Total,	190	100.
No savings,	16	8.4
\$1-1,000,	27	14.2
\$1,001-2,000,	29	15.3
\$2,001-3,000,	23	12.1
\$3,001-4,000,	12	6.3
\$4,001-5,000,	12	6.3
\$5,001-6,000,	9	4.7
\$6,001-7,000,	3	1.6
\$7,001-8,000,	3	1.6
\$8,001-9,000,	1	.5
\$9,001-10,000,	4	2.1
10,001-15,000,	7	3.7
\$15,001-20,000,	1	.5
Amount unknown,	43	22.6

TABLE 30. ANNUAL ALLOWANCES PAID FROM THE MASSACHUSETTS TEACHERS RETIREMENT FUND
1914-1920

AMOUNT	Teachers whose annual allowances were as specified:					
	Total		Females		Males	
	Number	Per Cent.	Number	Per Cent.	Number	Per Cent.
Total,	368	100.	323	100.	45	100.
\$300,	180	48.9	177	54.8	3	6.7
\$301-350,	32	8.7	32	9.9	—	—
\$351-400,	43	11.7	40	12.4	3	6.7
\$401-450,	26	7.1	25	7.7	1	2.2
\$451-500,	19	5.2	14	4.3	5	11.1
\$501-550,	10	2.7	6	1.8	4	8.9
\$551-600,	18	4.9	11	3.4	7	15.6
\$601-650,	4	1.1	1	.3	3	6.7
\$651-700,	12	3.3	6	1.9	6	13.3
\$701-750,	8	2.2	4	1.2	4	8.9
\$751-800,	10	2.7	5	1.6	5	11.1
\$801-850,	6	1.6	2	.6	4	8.9

TABLE 31. AFTER RETIREMENT ALLOWANCES RECEIVED BY MASSACHUSETTS WOMEN TEACHERS

AMOUNTS	Teachers whose annual allowances were as specified:			
	Number		Per Cent.	
	State	Boston	State	Boston
Total, . . .	323	192 ¹	100.	100.
\$300,	177	—	54.8	—
\$301-\$350, . .	32	56	9.9	29.2
\$351-\$400, . .	40	46	12.4	24.0
\$401-\$450, . .	25	27	7.7	14.1
\$451-\$500, . .	14	38	4.3	19.8
\$501-\$550, . .	6	9	1.8	4.7
\$551-\$600, . .	11	16	3.4	8.3
\$601-\$650, . .	1	—	.3	—
\$651-\$700, . .	6	—	1.9	—
\$701-\$750, . .	4	—	1.2	—
\$751-\$800, . .	5	—	1.6	—
\$801-\$850, . .	2	—	.6	—

¹Sixty teachers who have been granted the special pension of \$180, and 50 teachers who retired for disability before reaching the age of 65 or before completing 30 years of service are not included in this table.

TABLE 32. PENSION RECEIVED FROM CITY OF BOSTON BY A SAMPLE GROUP OF RETIRED BOSTON WOMEN TEACHERS

AMOUNT OF PENSION	Number of Teachers
Total,	115 ¹
None,	4
Less than \$150,	1
\$150-200,	28
\$201-250,	1
\$251-300,	3
\$301-350,	17
\$351-400,	20
\$401-450,	17
\$451-500,	12
\$501-550,	5
\$551-600,	5
Unknown,	2

¹Seven of these teachers retired for disability; 2 received no pension; 1 less than \$150; 2 from \$150-200; 1, \$250-300; 1, an unknown amount.

TABLE 33. EXPECTATION OF LIFE OF WOMEN AT DIFFERENT AGES BASED ON THE AMERICAN EXPERIENCE TABLE MORTALITY RATES

AGE	Expectation of Life	Age	Expectation of Life
55	17.40 years	65	11.10 years
56	16.72	66	10.54
57	16.05	67	10.00
58	15.39	68	9.47
59	14.74	69	8.97
60	14.10	70	8.48
61	13.47	71	8.00
62	12.86	72	7.55
63	12.26	73	7.11
64	11.67	74	6.68
		75	6.27

TABLE 34. AGES AT DEATH OF RETIRED MASSACHUSETTS WOMEN TEACHERS¹
1914-1920

AGES AT DEATH	Number of Teachers	Number of years between Retirement and Death:						
		Less than 1 year	1 year and less than 2 years	2 years and less than 3 years	3 years and less than 4 years	4 years and less than 5 years	5 years and less than 6 years	6 years and over
All ages, . . .	59	11	10	7	10	8	8	5
60-64, . . .	16	11	3	2	—	—	—	—
65-69, . . .	15	—	6	3	3	1	2	—
70-74, . . .	12	—	—	1	3	5	2	1
75-79, . . .	11	—	1	1	2	1	3	3
80-84, . . .	4	—	—	—	2	1	—	1
85-89, . . .	—	—	—	—	—	—	—	—
90 and over, .	1	—	—	—	—	—	1	—

¹Data from the records of the Massachusetts Teachers' Retirement Association.

QUESTIONNAIRE FOR THE SELF-SUPPORTING WOMAN

(Covering the period of full-time employment)

1. Date of birth,..... Birthplace:..... of father,..... and mother,.....
2. Conjugal condition: single,..... married,..... divorced or separated,..... widowed,.....
3. Education: (write "A" for attended, or "G" for graduated):
 grammar school,..... secondary school,..... business school,.....
 normal school,..... college or university,..... graduate or professional,.....
 (state kind and degree received)
4. Have you received an income other than from earnings?..... If possible
 state the sources and amounts,.....

5. Approximate Annual Earnings while Holding Certain Positions:
 (mention only those held for six months or longer)

Dates		Description of work	Annual Earnings
From	To		

6. Uses made of income other than for living expenses, or permanent investments.

(Place checks or numbers under the age periods when the uses were made.)

Kinds of uses	Income used as checked in stated age periods					
	Under 20	20-29	30-39	40-49	50-59	60 and over
Further education,.....						
Travel,.....						
Other (state),.....						

Care of dependents (If under 14, add "C" to number; if over, indicate sex with "M" or "W")

Number entirely supported,.....						
Number partially supported,.....						

7. Permanent savings available for old age support.

Savings and their investment	Age periods when savings were made and invested as stated					
Amounts saved,						
Forms of investment, as insurance, real estate, stock, pension, etc.						

8. Relations with family: With what relatives have you resided? State the years covered by such residence,
9. General information or advice to other women about methods of saving and investing earnings,

QUESTIONNAIRE FOR SELF-SUPPORTING WOMAN

(Retired from Full-time Employment)

1. Name or identification number, 2. Date of birth,
3. Birthplace of woman; of her father, and mother,
4. Conjugal condition: single, married, divorced or separated, widowed,
5. Education: (write "A" for attended, or "G" for graduated):
 grammar school, secondary school, business school, technical school, college or university, graduate or professional,
 (state kind and degree received)
6. Date of retirement from regular, full-time employment,
7. Resources at the Time of Retirement.

General description	Approx. value
A. Property, real and personal,	
.....	
.....	
B. Income from:	
Annuity,	
Investments,	
Other sources,	

8. Dependents: relationship,
- Annual contributions to their support,

9. Has there been part-time employment since retirement? If so, state nature and approximate annual earnings,.....
.....
.....
10. Living arrangements:
Urban,.....approximate population of,.....Rural,.....
Keeping house for herself,.....or with servant,.....in a separate.....
room house,.....a single room, or an.....room apartment (check and
add descriptive numbers)
Boarding with relatives (state kinship),.....with strangers,.....
with friends,.....
If in a family group, state its composition,.....
.....
Institution, characterise briefly,.....
Other arrangements,.....
11. Health: good,.....average,.....poor, (state specific complaint if any).....
.....
12. Faculties: sound,.....impaired, (state whether hearing, sight, memory,
etc.).....
13. Occupations: (describe briefly),.....
.....
14. Recreations:.....
15. Comments: (advice to other women based on experiences of the person
interviewed)
.....

Name of investigation agency,.....Date,.....
Its location: City,.....State,.....
Signature of interviewer,.....

TITLES OF UNPUBLISHED TABLES

The high cost of composition has prevented the publication of much of the statistical material tabulated in the course of this investigation. Investigators who wish to compare their data with those on which our discussions have been based may obtain any of the tables in the following list by paying the cost of copying and mailing. Inquires should be addressed to the Research Department, 264 Boylston Street, Boston, Mass.

TABLE NUMBER

1. Nativities of Massachusetts Women Teachers and of Their Parents:
A—Active Massachusetts Teachers of Twenty or More Years of Service.
B—Retired Boston Teachers.
2. Training of Massachusetts Women Teachers: A—Active; B—Retired.
3. Educational Qualifications of Massachusetts Women Teachers, January, 1920.
4. Conjugal Condition of Massachusetts Women Teachers.
5. Diseases Reported by Boston Retired Women Teachers.
6. Ages of Retirement of Boston Women Teachers by Years of Retirement.
7. Length of Service of Massachusetts Women Teachers in Town or City Where Now Employed, Prior to September 1, 1919.
8. Numbers and Forms of Investments Reported by a Sample Group of Boston Retired Teachers.
9. Active Massachusetts Women Teachers Reporting One or More Investments.
10. Investments Made by 174 Active Massachusetts Women Teachers.
11. Number of Dependents Cared for by Active Massachusetts Women Teachers in Different Age Periods.
12. Number of Dependents Supported by Active Massachusetts Women Teachers.
13. The First Salaries Received by Massachusetts Women Teachers who Began Work Between 1870 and 1900.
14. Average Salaries of Women Teachers in Massachusetts Elementary Schools.
15. Average Salaries of Women Teachers in Massachusetts High and Elementary Schools.
16. Apportionment of Income in The Well-Rounded Life.
17. Brookline Teachers' Budgets. A—Single. B—Married.
18. Inheritances Received by Active Massachusetts Women Teachers.
19. Number of Active Massachusetts Women Teachers Engaged in Paid Part-Time Work.

20. Pensions Received from City of Boston by Women Teachers by Date of Retirement, 1908-1920.
21. Pensions Received from City of Boston by Women Teachers Retired for Disability.
22. Contributions with Interest Paid by Women Teachers to Massachusetts Retirement Board.
23. Methods by Which a Sample Group of Retired Boston Teachers Supplemented Incomes from Earnings.
24. Sources of Supplementary Income of Sample Group of Retired Boston Teachers.

INDEX

- AFTER RETIREMENT PERIOD**, length of, 63-64, 115.
- AGE**, at retirement, of Boston teachers, 14-15; of State teachers, 16-17; at death, 65, 115; when savings for old age are made, 29, 33-35, 111; when dependents are helped, 29, 30-32, 69-74, 110.
- ANNUITIES**, bond, 35, 54-55, 96. *See* PENSIONS.
- ARTS**, fine as avocations or recreations in old age, 98-99.
- AVOCATIONS**, 82-83, 98-99. *See* PART-TIME WORK.
- BILLINGS FUND**, for retired Boston teachers, 59.
- BOSTON**, Mutual Benefit Society, 39-40; Teachers' Retirement Fund Association, 41-42; Pension Acts of 1908 and 1910, 42-43; after-retirement allowances, 49.
- CHARTS**, List of, 8.
- CO-OPERATION**, in obtaining old-age protection, 74-75, 97-98.
- DEPENDENTS OF TEACHERS**, number having dependents, 29-32, 69-74, 87-90, 110, 112; relationship of, 72; age periods when care was given, 29, 110; amount of support given, 112.
- DISABILITY**, allowances for, 51-52, 92-93.
- EARNINGS**, of Massachusetts teachers, amounts of, 24-27.
- EDUCATION**, of Massachusetts teachers, 12-13; age periods when investments were made in, 28-30, 110.
- EXPENDITURES**, distribution of, 25-36, 110-112. *See* DEPENDENTS, EDUCATION, INVESTMENTS.
- FACULTIES**, condition of in retired teachers, 18.
- GIFT PENSIONS**, in Boston, 42-43, 92. *See* PENSIONS.
- HEALTH**, reports of disorders, 13; expenditures to promote, 32, 64.
- HOUSES**, of retired teachers, their location, 64-70; desire for, 96-97.
- INHERITANCES**, effect on savings, 32-33, 58.
- INSURANCE**, investment of savings in, 35, 96; old age, 90-93. *See* PENSIONS, ANNUITIES, MASSACHUSETTS, INVESTMENTS.
- INVESTMENTS**, forms of, conservative character, 35-36, 93, 96-97.
- LEGISLATION**, establishing teachers' pensions, 41-47.
- LENGTH OF LIFE**, of teachers, 63-65, 115. *See* AGE.
- LIVING ARRANGEMENTS**, of retired teachers, 69-70.
- MASSACHUSETTS**, Annuity Guild, 40-41; State Pension System, 43-44; After Retirement Allowances, 49.

- MONEY**, changes in purchasing power, 25-26, 92; need of stabilizing, 93.
- MORTALITY**, rates, of women, American Table, 115. *See* AGE, LENGTH OF LIFE.
- MUTUAL BENEFIT SOCIETIES**, among retired teachers, their history, 39-40.
- OCCUPATIONS**, of retired Boston teachers, 78-83; 98-99.
- OLD AGE**, *See* AGE, INVESTMENTS, INSURANCE, DEPENDENTS, LIVING CONDITIONS, OCCUPATIONS, ETC.
- PART-TIME WORK**, to supplement salaries or pensions, 60-61, 78-83. *See* AVOCATIONS.
- PENSIONS**, history of, 39-47; amounts received by Boston teachers, 46, 49, 50, 114; by State teachers, 49, 113, 114. *See* INSURANCE, BOSTON AND MASSACHUSETTS.
- PERSONAL CHARACTERISTICS**, of Massachusetts teachers, 12-13.
- QUESTIONNAIRES**, used in this study, 116-118.
- RETIRED TEACHERS**, their incomes, 49-62; living conditions, 63-84. *See* AGE, PENSIONS, HOMES, HEALTH, OCCUPATIONS.
- SALARIES**, *See* EARNINGS, SAVINGS, INVESTMENTS, MONEY, PART-TIME WORK.
- SAVINGS**, of teachers in different age periods, 27-38, 53-57, 93-97, 110-111, 113; constructive plans for, 36-37. *See* INVESTMENTS, MONEY.
- SOURCES OF INFORMATION**, on which the report is based, 11.
- SERVICE**, length of in schools, 18-23, 109-111. *See* AGE.
- SOCIAL** interests of teachers, 77-78; social service as an avocation, 99.
- STANDARD OF LIVING**, of retired teachers, 66-69.
- STORES**, study of older women in Boston retail, 103-108.
- TABLES**, List of published, 9-10; unpublished, 119-120.
- THRIFT**, personal variations in, 93-94. *See* SAVINGS, INSURANCE, INVESTMENTS.

NOV 29 1921



